

22-067185

Notice of Substitute Trustee's Sale

2022 DEC -8 PM 1:41

Notice Concerning Military Duty: **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)**

Deed of Trust Date: August 5, 2021	Original Mortgagor/Grantor: WHITNEY TOUTCHEQUE
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR LOANDEPOT.COM, LLC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: GOVERNMENT NATIONAL MORTGAGE ASSOCIATION
Recorded in: Volume: N/A Page: N/A Instrument No: 2021-117768	Property County: HARDIN
Mortgage Servicer: LOAN DEPOT.COM, LLC	Mortgage Servicer's Address: 5465 Legacy Drive Suite 400 Plano, Texas 75024

* The mortgage servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

Secures: Note in the original principal amount of \$186,376.00, executed by WHITNEY TOUTCHEQUE and payable to the order of Lender.

Property Address/Mailing Address: 16 MICHAEL LOOP, LUMBERTON, TX 77657

Legal Description of Property to be Sold: THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF HARDIN, TEXAS

LOT 48B, BRUSHY CREEK ESTATES, SECTION THREE, AN ADDITION IN HARDIN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 3, PAGE 122, PLAT RECORDS OF HARDIN COUNTY, TEXAS..

Date of Sale: February 7, 2023

Earliest time Sale will begin: 10:00AM

Place of sale of Property: THE COMMISSIONER'S COURTROOM AREA OF THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *GOVERNMENT NATIONAL MORTGAGE ASSOCIATION*, the owner and holder of the Note, has requested Margie Allen, Kyle Barclay, Tommy Jackson, Keata Smith or Stephanie Hernandez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

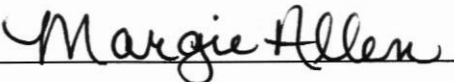


Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *GOVERNMENT NATIONAL MORTGAGE ASSOCIATION* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Margie Allen, Kyle Barclay, Tommy Jackson, Keata Smith or Stephanie Hernandez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254 , Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Margie Allen, Kyle Barclay, Tommy Jackson, Keata Smith or Stephanie Hernandez whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254 , Trustee.

Limitation of Damages: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.



SUBSTITUTE TRUSTEE

Margie Allen, Kyle Barclay, Tommy Jackson, Keata Smith or
Stephanie Hernandez

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,
10700 Abbott's Bridge Road, Suite 170, Duluth, Georgia
30097; PH: (470)321-7112