ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL **GUARD OF ANOTHER STATE OR 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.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, RICHARD ANTHONY GARZA AND SYDNEY HOPE THOMAS, HUSBAND AND WIFE delivered that one certain Deed of Trust dated APRIL 28, 2020, which is recorded in INSTRUMENT NO. 2020-0201746 of the real property records of MOORE County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$149,246.00 payable to the order of HAPPY STATE BANK, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and

WHEREAS, GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST BANK, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

NOTICE IS HEREBY GIVEN that on Tuesday, DECEMBER 7, 2021, beginning at 1:00 PM, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

THE WEST 60 FEET OF LOT 6, BLOCK 1, BOWNDS-KINIKIN ADDITION UNIT 1, AN ADDITION TO THE CITY OF DUMAS, MOORE COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN PLAT CABINET 1, SLEEVE A-101, PLAT RECORDS OF MOORE COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of MOORE County, Texas, for such sales (OR AT THE CENTER AREA OF THE HALL ON THE FIRST FLOOR OF THE ORIGINAL (MAIN BUILDING) COURTHOUSE).

NOTICE IS FURTHER GIVEN that the address of GATEWAY MORTGAGE GROUP, the Mortgagee or Mortgage Servicer, is P.O. BOX 1560, JENKS, OK 74037. Pursuant to the Texas Property Code, the Mortgagee or Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale.

Dated: NOVEMBER 15, 2021.

FILE NO.: GMG-2448

PROPERTY: 908 NE 6TH STREET

RICHARD ANTHONY GARZA

DUMAS, TEXAS 79029

SUBSTITUTE TRUSTEE(S)

MICHAEL J. SCHROEDER OR SHANNON HECK OR **RONNIE HECK**

NOTICE SENT BY: MICHAEL J. SCHROEDER 3610 NORTH JOSEY LANE, SUITE 206 CARROLLTON, TEXAS 75007

Tele: (972) 394-3086

Fax: (972) 394-1263

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COUNTY CLERK

2021 NOV 16 AM 11: 24

MOORE COUNTY, TEXAS