

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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.

1. **Date, Time, and Place of Sale.**

Date: February 05, 2019

Time: The sale will begin at 1:00PM or not later than three hours after that time.

Place: FOYER OF THE AUSTIN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 20, 2016 and recorded in Document CLERK'S FILE NO. 163977 real property records of AUSTIN County, Texas, with GREGORY YOUNG AND MICHELLE YOUNG, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by GREGORY YOUNG AND MICHELLE YOUNG, securing the payment of the indebtednesses in the original principal amount of \$242,526.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Texas Capital Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** 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 lien securing the Property referenced above. CENLAR FSB, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o CENLAR FSB
425 PHILLIPS BLVD
EWING, NJ 08618

Megan L. Randle

KRISTIE ALVAREZ, JULIAN PERRINE, KATHLEEN ADKINS, AMY BOWMAN, EVAN PRESS, REVA ROUCHON-HARRIS, MONICA HIRVELA, BENJAMIN GRIESINGER, REID RUPLE, CATRENA WARD, KIM HINSHAW, STEPHANIE KOHLER, IAN MOSER MEGAN L. RANDLE, REBECCA BOLTON, OR AMY JURASEK
Substitute Trustee

c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
4004 Belt Line Road, Suite 100
Addison, Texas 75001

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001. I declare under penalty of perjury that on _____ I filed at the office of the AUSTIN County Clerk and caused to be posted at the AUSTIN County courthouse this notice of sale.

Declarants Name: _____
Date: _____



NOS0000007900012

EXHIBIT "A"

LOT 20, IN SETTLER'S CROSSING SUBDIVISION, A SUBDIVISION SHOWN IN VOLUME 2, PAGES 42-45 OF THE PLAT RECORDS OF AUSTIN COUNTY, TEXAS.

FILED

18 NOV 27 PM 3: 32

Carrie Gregor

COUNTY CLERK
AUSTIN COUNTY, TEXAS



NOS00000007900012