

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S)  
IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY  
INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE.  
THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED  
AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

Matter No.: 118034-TX

Date: December 19, 2023

County where Real Property is Located: Howard

ORIGINAL MORTGAGOR: KAVEN STEPHENS AND DEBRA STEPHENS, HUSBAND AND WIFE  
ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS  
BENEFICIARY, AS NOMINEE FOR REPUBLIC STATE MORTGAGE  
CO., ITS SUCCESSORS AND ASSIGNS  
CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC  
MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 1/8/2021, RECORDING INFORMATION: Recorded on 1/12/2021, as Instrument No.  
2021-00000265 in Book OPR 1965 Page 524

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): BEING A 1.0 ACRE TRACT OUT OF A 4.0 ACRE  
TRACT OUT OF THE N/2 OF SECTION 33, BLOCK 32, T-1-N, T. & P. RR. CO.

SURVEY, HOWARD COUNTY, TEXAS, DESCRIBED MORE COMPLETELY IN ATTACHED EXHIBIT  
"A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 2/6/2024, the foreclosure sale will be conducted in  
Howard County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas  
Property Code as the place where the foreclosure sales are to take place. If no place is designated by the  
Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The  
trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of  
the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on  
any lien indebtedness superior to the Deed of Trust.

LOANCARE, LLC is acting as the Mortgage Servicer for LAKEVIEW LOAN SERVICING, LLC who is the  
Mortgagee of the Note and Deed of Trust associated with the above referenced loan. LOANCARE, LLC, as  
Mortgage Servicer, is representing the Mortgagee, whose address is:

LAKEVIEW LOAN SERVICING, LLC  
c/o LOANCARE, LLC  
3637 SENTARA WAY  
VIRGINIA BEACH, VA 23452-4262

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

FILED at 1:03 P M O'clock 12:23  
BRENT ZITTERKOPF, County Clerk, Howard County, Texas  
By *[Signature]* Deputy




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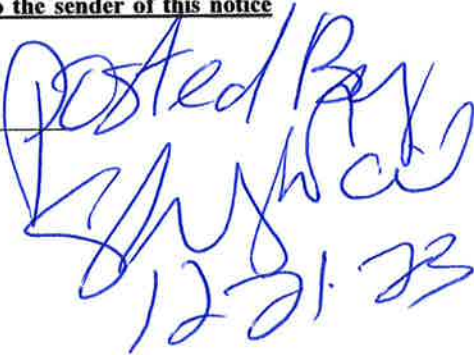
Matter No.: 118034-TX

authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE SHELLEY NAIL, DONNA TROUT, ZANE NAIL, PAUL A. HOEFKER** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-0935, Phone: (866) 931-0036.

**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.**

By:   
Paul A. Hoefker, Attorney  
Aldridge Pite, LLP  
8880 Rio San Diego Drive, Suite 725  
San Diego, California 92108

  
12-21-23

**Return to:**  
ALDRIDGE PITE, LLP  
8880 RIO SAN DIEGO DRIVE, SUITE 725  
P.O. BOX 17935  
SAN DIEGO, CA 92108-0935  
FAX #: 619-590-1385  
Phone: (866) 931-0036

# Exhibit "A"

TS# 118034-TX

BEING a 1.0 acre tract out of a 4.0 acre tract out of the N/2 of Section 33, Block 32, T-1-N, T. & P. RR. Co. Survey, Howard County, Texas, described by metes and bounds as follows:

BEGINNING at a ½" I.R. with cap set in the South right-of-way line of South Anderson Road (60' right-of-way) out of the N/2 of Section 33, Block 32, T-1-N, T. & P. RR. Co. Survey, Howard County, Texas for the NW corner of a 10.0 acre tract, the NE corner of said 4.0 acre tract and the NE corner of this tract; from whence the NE corner of said Section 33 bears N. 74° 40' E. 1382.8' and N. 15° 50' W. 2374.2'

THENCE S. 15° 51' 45" E. along the West line of said 10.0 acre tract, 322.96' to a ½" I.R. with cap set for the SW corner of said 10.0 acre tract, for the SE corner of said 4.0 acre tract and the SE corner of this tract

THENCE S. 74° 42' 33" W. along the South line of said 4.0 acre tract, 134.88' to a ½" I.R. with cap set for the SW corner of this tract

THENCE N. 15° 51' 45" W. 323.0' to a ½" I.R. with cap set in the South right-of-way line of said South Anderson Road for the NW corner of this tract

THENCE N. 74° 43' 33" E. along the South right-of-way line of said South Anderson Road, 134.88' to the PLACE OF BEGINNING