

Posted
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 BRENT ZITTERKOPF, County Clerk, Howard County, Texas
 By Nancy Potter Deputy

23-157823

Notice of Substitute Trustee's Sale

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: February 21, 2014	Original Mortgagor/Grantor: ALBERT W. URBAN
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LRS FINANCIAL NETWORK, INC., DBA HNB MORTGAGE., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: U.S. BANK NATIONAL ASSOCIATION
Recorded in: Volume: 1382 Page: 4 Instrument No: 2014-00001315	Property County: HOWARD
Mortgage Servicer: U.S. BANK NATIONAL ASSOCIATION	Mortgage Servicer's Address: 2800 TAMARACK RD OWENSBORO, KY 42301

* 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 \$78,042.00, executed by ALBERT W. URBAN and payable to the order of Lender.

Property Address/Mailing Address: 610 ELGIN STREET, BIG SPRING, TX 79720

Legal Description of Property to be Sold: BEING ALL OF LOT TWO (2), BLOCK TEN (10), HALL ADDITION TO THE CITY OF BIG SPRING, HOWARD COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN ENVELOPE 48/B, PLAT RECORDS OF HOWARD COUNTY, TEXAS.

Date of Sale: January 2, 2024	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: Howard County Courthouse, 300 S. Main Street, Big Spring, TX 79720

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, *U.S. BANK NATIONAL ASSOCIATION*, the owner and holder of the Note, has requested Shelley Nail, Donna Trout, Zane Nail, Zia Nail, Zoey Fernandez, Charles Green, Kristopher Holub, Ramiro Cuevas, Patrick Zwiers, Auction.com whose address is 1 MAUCHLY IRVINE, CA 92618 OR Shelley Nail, Donna Trout, Zane Nail, Zia Nail or Zoey Fernandez whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s)



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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 *U.S. BANK NATIONAL 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, Shelley Nail, Donna Trout, Zane Nail, Zia Nail, Zoey Fernandez, Charles Green, Kristopher Holub, Ramiro Cuevas, Patrick Zwiers, Auction.com whose address is 1 MAUCHLY IRVINE, CA 92618 OR Shelley Nail, Donna Trout, Zane Nail, Zia Nail or Zoey Fernandez 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 Shelley Nail, Donna Trout, Zane Nail, Zia Nail, Zoey Fernandez, Charles Green, Kristopher Holub, Ramiro Cuevas, Patrick Zwiers, Auction.com whose address is 1 MAUCHLY IRVINE, CA 92618 OR Shelley Nail, Donna Trout, Zane Nail, Zia Nail or Zoey Fernandez 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.

Zia Nail

SUBSTITUTE TRUSTEE

Shelley Nail, Donna Trout, Zane Nail, Zia Nail, Zoey Fernandez, Charles Green, Kristopher Holub, Ramiro Cuevas, Patrick Zwiers, Auction.com OR Shelley Nail, Donna Trout, Zane Nail, Zia Nail or Zoey Fernandez, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,
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