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.

FILED FOR RECORD

JUL 15 2024

ANN FORD, COUNTY CLERK YOUNG COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, AUSTIN LAWRENCE AND SUNNY LAWRENCE, HUSBAND AND WIFE delivered that one certain Deed of Trust dated OCTOBER 1, 2019, which is recorded in INSTRUMENT NO. 19002559 of the real property records of YOUNG 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 \$139,244.00 payable to the order of CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, 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, 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 AUGUST 6, 2024, 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:

BEING ALL OF LOT NO. TWENTY (20), IN BLOCK NO. ONE (1), OF FAIRWAY MEADOWS, AN ADDITION TO THE CITY OF GRAHAM, YOUNG COUNTY, TEXAS, AS SHOWN ON PLAT OF SAID ADDITION RECORDED IN VOLUME 1, PAGE 363, PLAT RECORDS OF YOUNG COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of YOUNG County, Texas, for such sales (OR AT UNDER THE PORTICO AT THE NORTH ENTRANCE OF THE COURTHOUSE).

NOTICE IS FURTHER GIVEN that the address of GATEWAY MORTGAGE, 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. If the sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: JULY 15, 2024.

SUBSTITUTE TRUSTEE(S)

MICHAEL J. SCHROEDER OR ANGELA COOPER, GUY WIGGS, BRENDA WIGGS, DONNA STOCKMAN, DAVID STOCKMAN, JANET PINDER, TERRY BROWDER, LAURA BROWDER, JAMIE OBORNE, BRANDY BACON, MICHELLE SCHWARTZ, OR JAMIE DWORSKY

NOTICE SENT BY: MICHAEL J. SCHROEDER 3610 NORTH JOSEY LANE, SUITE 206 CARROLLTON, TEXAS 75007 Tele: (972) 394-3086 Fax: (972) 394-1263

FILE NO.: GMG-3155 PROPERTY: 1306 FAIRWAY DR GRAHAM. TEXAS. 76450

AUSTIN LAWRENCE