

FILED FOR RECORD  
 DAY OF 20th YR 2022  
 AT 9 HR 12 MIN 9 M.  
 IRENE ESPINOZA, COUNTY CLERK  
 BAILEY COUNTY, TEXAS

20-036738

**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)

<b>Deed of Trust Date:</b> October 15, 2001	<b>Original Mortgagor/Grantor:</b> MANUAL LOPEZ AND RAMONA LOPEZ
<b>Original Beneficiary / Mortgagee:</b> CONSECO FINANCE SERVICING CORP., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, FOR CONSECO FINANCE HOME EQUITY LOAN TRUST 2002-A
<b>Recorded in:</b> <b>Volume:</b> 220 <b>Page:</b> 677 <b>Instrument No:</b> N/A	<b>Property County:</b> BAILEY
<b>Mortgage Servicer:</b> NEWREZ LLC F/K/A NEW PENN FINANCIAL LLC D/B/A SHELLPOINT MORTGAGE SERVICING	<b>Mortgage Servicer's Address:</b> 55 Beattie Place, Suite 110, MS#001, Greenville, SC 29601

\* 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 \$23,200.00, executed by MANUEL LOPEZ and payable to the order of Lender.

**Property Address/Mailing Address:** 1505 W AVE B, MULESHOE, TX 79347

**Legal Description of Property to be Sold:** ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND, LYING AND SITUATE AND BEING IN THE COUNTY OF BAILEY, STATE OF TEXAS, DESCRIBED AS FOLLOWS, TO-WIT:

A RECTANGULAR TRACT OF LAND, 65 FEET BY 140 FEET, AND BEING MORE PARTICULARLY DESCRIBED AS ALL OF LOT NUMBER NINETEEN (19) AND THE EASTERLY FIFTEEN FEET (E'LY 15') OF LOT NUMBER EIGHTEEN (18), IN BLOCK NUMBER THREE (3), STEWART SUBDIVISION TO MULESHOE, BAILEY COUNTY, TEXAS, AS SHOWN BY SAID SUBDIVISION RECORDED IN VOLUME 63, PAGE 312, DEED RECORDS OF BAILEY COUNTY, TEXAS.

<b>Date of Sale:</b> October 04, 2022	<b>Earliest time Sale will begin:</b> 10:00 AM
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**Place of sale of Property:** THE EASTERLY COURTHOUSE DOOR FACING STATE HIGHWAY 214 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



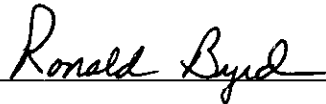
*ASSOCIATION, AS TRUSTEE, FOR CONSECO FINANCE HOME EQUITY LOAN TRUST 2002-A*, the owner and holder of the Note, has requested Ronald Byrd whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of 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, AS TRUSTEE, FOR CONSECO FINANCE HOME EQUITY LOAN TRUST 2002-A* 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, Ronald Byrd 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 Ronald Byrd 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.



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SUBSTITUTE TRUSTEE

Ronald Byrd, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,  
10700 Abbott's Bridge Road, Suite 170, Duluth, Georgia  
30097; PH: (470)321-7112