

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Filed 26th day of Jan
in 2023, At 10:34 A.M.
JODI MORGAN
County Clerk, Milam County, Texas
By Melinda Contreras
Deputy

MILAM County

Deed of Trust Dated: August 24, 2018

Amount: \$329,800.00

Grantor(s): BRITTNEE SMITH and JUSTIN SMITH

Original Mortgagee: CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP

Current Mortgagee: CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP

Mortgagee Address: CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047

Recording Information: Document No. 17336

Legal Description: BEING LOT NUMBER 11, GABRIEL CROSSING SUBDIVISION, A SUBDIVISION LOCATED IN MILAM COUNTY, TEXAS, AS SHOWN ON PLAT OF SAID SUBDIVISION OF RECORD IN CABINET A, SLIDES 131-A & 131-B, PLAT RECORDS OF MILAM COUNTY, TEXAS.

Date of Sale: March 7, 2023 between the hours of 10:00 AM and 1:00 PM.

Earliest Time Sale Will Begin: 10:00 AM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the MILAM County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

PETE FLOREZ OR ZACHARY FLOREZ, ORLANDO ROSAS, BOBBY BROWN, KRISTOPHER HOLUB, AARTI PATEL, KATHLEEN ADKINS have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. 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 the Mortgagor, the Mortgagee or the Mortgagee's attorney.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.) and state law, including Section 51.015 Texas Property Code. 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.

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.



Anthony Adam Garcia, ATTORNEY AT LAW
HUGHES, WATERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2022-000885



Printed Name: Pete Florez

c/o Auction.com, LLC
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Irvine, California 92618