



5017 48TH STREET
LUBBOCK, TX 79414

00000009448986

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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.

1. Date, Time, and Place of Sale.

Date: January 07, 2025

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE GAZEBO LOCATED ON THE FRONT LAWN OF THE LUBBOCK COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 05, 2007 and recorded in Document CLERK'S FILE NO. 2007014258; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS CLERK'S FILE NOS. 2014023127 AND 2020028680 real property records of LUBBOCK County, Texas, with POLONIO RAMIREZ AND SILVIA RAMIREZ, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by POLONIO RAMIREZ AND SILVIA RAMIREZ, securing the payment of the indebtednesses in the original principal amount of \$71,633.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. Mortgage Servicer Information. 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 lien securing the Property referenced above. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK
999 N.W. GRAND BLVD
STE 110
OKLAHOMA CITY, OK 73118-6077

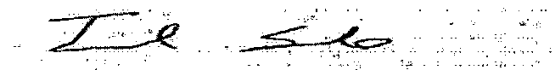


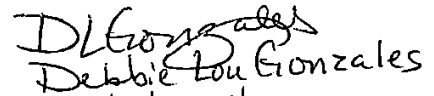
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THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE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

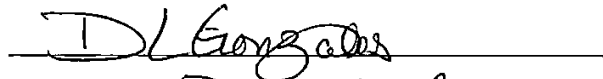
The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead BOBBY FLETCHER, DAVID RAY, CLAY GOLDEN, ISRAEL CURTIS, JONATHAN SCHENDEL, ANGIE USELTON, CHARLES GREEN, LISA BRUNO, PATRICK ZWIERS, KRISTOPHER HOLUB, DANA KAMIN, JOSHUA SANDERS, MATTHEW HANSEN, ALEENA LITTON, AUCTION.COM, TERRY BROWDER, LAURA BROWDER, SHAWN SCHILLER, MARSHA MONROE, JAMIE OSBORNE, DAVID CARRILLO, JOHN MCCARTHY whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.


Israel Saucedo


Debbie Lou Gonzales
11/1/2024

Certificate of Posting

My name is Debbie Lou Gonzales, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 11/1/2024 I filed at the office of the LUBBOCK County Clerk and caused to be posted at the LUBBOCK County courthouse this notice of sale.


Declarants Name: Debbie Lou Gonzales
Date: 11/1/2024

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LUBBOCK

EXHIBIT "A"

LOT FOUR HUNDRED SIXTY-SIX (466), KUYKENDALL HEIGHTS ADDITION TO THE CITY OF LUBBOCK, LUBBOCK COUNTY, TEXAS, ACCORDING TO THE MAP, PLAT AND/OR DEDICATION DEED THEREOF, RECORDED IN VOLUME 738, PAGE 340, DEED RECORDS, LUBBOCK COUNTY, TEXAS

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
11/01/2024 01:31 PM
FEE: \$2.00
2024043620