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OCI 14 2024

BECKY LANDRUM
County Clerk, Humt County, Tex.
by
Shinojas

## Notice of Foreclosure Sale

October 10, 2024

Deed of Trust ("Deed of Trust"):

Dated:

June 11, 2020

Grantor:

Fabian De Jesus Montes Roque and Karina Aguilar

Trustee:

J. Mark Riebe

Lender:

Texas Bank Financial dba Texas Bank Mortgage Co.

Recorded in:

Instrument No. 2020-09157 of the real property records of Hunt

County, Texas

Legal Description:

Lot 34, Block 29, of VERANDAH PHASE 3B1, an addition to Hunt County, Texas, according to the Map or Plat thereof recorded in Cabinet I, Slides 49-53, and Document No. 2019-08973, of the

Plat Records of Hunt County, Texas

Property Address: 1829 Strongbark Drive, Royse City, TX 75189

Secures:

Promissory Note ("Note") in the original principal amount of \$191,200.00, executed by Fabian De Jesus Montes Roque and Karina Aguilar ("Borrower") and payable to the order of Lender

Substitute Trustees:

Craig C. Lesok, Robert LaMont, Harriett Fletcher, Sheryl LaMont,

Sharon St. Pier

Substitute Trustees'

Address:

226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Nominee for Lender/

Beneficiary:

Mortgage Electronic Registration Systems, Inc. ("MERS")

Nominee for Lender/

Beneficiary's Address:

P.O. Box 2026, Flint, MI, 48501

Foreclosure Sale:

Date:

Tuesday, November 5, 2024

Time:

The sale of the Property will be held between the hours of 10:00

A.M. and 4:00 P.M. local time; the earliest time at which the

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S68 ServiceLink

Foreclosure Sale will begin is 1:00 P.M. and not later than three hours thereafter.

Place: On the north steps, including the hallway area 20 feet inside the

> north door on the 2nd floor of the Hunt County Courthouse, or if the preceding area is no longer the designated area, at the area

most recently designated by the County Commissioner's Court

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 Texas Bank Financial dba Texas Bank Mortgage Co.'s bid may be by credit against the indebtedness secured by the lien of the Deed

of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Texas Bank Financial dba Texas Bank Mortgage Co., the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Texas Bank Financial dba Texas Bank Mortgage Co.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Texas Bank Financial dba Texas Bank Mortgage Co.'s rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Texas Bank Financial dba Texas Bank Mortgage Co. passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Texas Bank Financial dba Texas Bank Mortgage Co. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute 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 Substitute Trustee.

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.

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.

/s/ Craig C. Lesok

Craig C. Lesok

Attorney for Mortgage Services

SBOT No. 24027446

Craig C. Lesok, <u>Robert LaMont</u>, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre <u>Posted October 15</u>, 2024.

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