FILED
AT 2:30 O'CLOCK P M

FEB 29 2024

Jennifer Deaton
COUNTY CLERK, CORYELL CO., TEXAS

24-184324

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)**

Deed of Trust Date: October 5, 2006	**Original Mortgagor/Grantor**: LADONNA BARNES AND JANIE B. KOVACIK
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR THE CIT GROUP CONSUMER FINANCE, INC. ., ITS SUCCESSORS AND ASSIGNS	**Current Beneficiary / Mortgagee**: U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Certificateholders of Washington Mutual Asset-Backed Certificates WMABS Series 2007-HE2
Recorded in: **Volume**: N/A **Page**: N/A **Instrument No**: 199792	**Property County**: CORYELL
Mortgage Servicer: Select Portfolio Servicing (O)	**Mortgage Servicer's Address**: 3217 S. Decker Lake Dr. Salt Lake City, Utah 84119- 3284

* 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 $120,000.00, executed by LADONNA BARNES AND JANIE B. KOVACIK and payable to the order of Lender.

Property Address/Mailing Address: 2010 BRIDGE STREET, GATESVILLE, TX 76528

Legal Description of Property to be Sold: ALL THAT CERTAIN TRACT OF LAND BEING LOT THREE (3) OF THE MCDONALD ACRES ADDITION TO THE CITY OF GATESVILLE, CORYELL COUNTY, TEXAS AS RECORDED IN CABINET B, SLIDE 638, OF THE PLAT RECORDS OF CORYELL COUNTY, TEXAS..

Date of Sale: May 07, 2024	**Earliest time Sale will begin**: 10:00 AM

Place of sale of Property: NORTH DOOR/STEPS/PORCH THE NORTH ENTRANCE TO THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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, successor in interest to Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Certificateholders of Washington Mutual Asset-Backed Certificates WMABS Series 2007-HE2*, the owner and holder of the Note, has requested Donna Stockman, David Stockman, Brenda Wiggs, Guy Wiggs, Michelle Schwartz, Janet Pinder, Kathy Arrington, Brandy Bacon, Angela Cooper or Jamie Dworsky 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, successor in interest to Bank of America, National Association as successor by merger to LaSalle Bank National Association, as Trustee for Certificateholders of Washington Mutual Asset-Backed Certificates WMABS Series 2007-HE2* 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, Donna Stockman, David Stockman, Brenda Wiggs, Guy Wiggs, Michelle Schwartz, Janet Pinder, Kathy Arrington, Brandy Bacon, Angela Cooper or Jamie Dworsky 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 Donna Stockman, David Stockman, Brenda Wiggs, Guy Wiggs, Michelle Schwartz, Janet Pinder, Kathy Arrington, Brandy Bacon, Angela Cooper or Jamie Dworsky 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.

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/William Attmore
William Attmore
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