

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

APR 10 2025

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE *Jennifer T. Denton*
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.

Matter No.: 117637-TX

Date: April 2, 2025

County where Real Property is Located: Coryell

ORIGINAL MORTGAGOR: DAVID COOPER AND MARIA A. COOPER, HUSBAND AND WIFE,
AND CARROLL R. COOPER AND SUSANNE COOPER, HUSBAND
AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
BENEFICIARY, AS NOMINEE FOR FIRST NATIONAL BANK TEXAS
DBA FIRST COMMUNITY MORTGAGE, ITS SUCCESSORS AND
ASSIGNS

CURRENT MORTGAGEE: UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL
CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE FOR LVS
TITLE TRUST XIII

MORTGAGE SERVICER: FAY SERVICING, LLC

DEED OF TRUST DATED 11/8/2002, RECORDING INFORMATION: Recorded on 11/8/2002, as Instrument No.
154537

**SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 5, BLOCK 6, RAMBLEWOOD ESTATES,
COPPERAS COVE, CORYELL COUNTY, TEXAS, AS PER PLAT OF RECORD IN VOLUME 4, PAGE
31, CORYELL COUNTY PLAT RECORDS, REFERENCE TO WHICH IS HEREBY MADE FOR ALL
PURPOSES**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **5/6/2025**, the foreclosure sale will be conducted in
Coryell County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas
Property Code as the place where the foreclosure sales are to take place. If no place is designated by the
Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The
trustee's sale will be conducted no earlier than **11:00 AM**, or not later than three (3) hours after that time, by one of
the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on
any lien indebtedness superior to the Deed of Trust.

FAY SERVICING, LLC is acting as the Mortgage Servicer for UMB BANK, NATIONAL ASSOCIATION, NOT
IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE FOR LVS TITLE TRUST XIII
who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. FAY SERVICING,
LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS LEGAL
TITLE TRUSTEE FOR LVS TITLE TRUST XIII
c/o FAY SERVICING, LLC



Matter No.: 117637-TX

1601 LBJ Freeway, Suite 150
Farmers Branch, TX 75234

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.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE KRISTOPHER HOLUB, AARTI PATEL, AMY ORTIZ, DYLAN RUIZ, VIOLET NUNEZ, DANIEL MCQUADE, MARCELA CANTU, VANNA HO, CARY CORENBLUM, JOSHUA SANDERS, ALEENA LITTON, MATTHEW HANSEN, AUCTION.COM, THOMAS GILBRAITH, C JASON SPENCE, DONNA STOCKMAN, GUY WIGGS, DAVID STOCKMAN, MICHELLE SCHWARTZ, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, BRENDA WIGGS, CASPER RANKIN, LAUREL HANDLEY, HOLLIS HAMILTON** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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.

By: Hollis Hamilton
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