

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 5/14/2021	<b>Grantor(s)/Mortgagor(s):</b> MICHAEL THOMAS MCELROY AND JESSICA MCKEE-MCELROY, HUSBAND AND WIFE
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR SWBC MORTGAGE CORP., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> SWBC Mortgage Corporation <b>AT 145 FILED O'CLOCK P M</b>
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 338307	<b>Property County:</b> CORYELL <b>MAY 08 2025</b>
<b>Mortgage Servicer:</b> Cenlar FSB is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> <i>Juniper Dutton</i> 425 Phillips Blvd , <b>COUNTY CLERK, CORYELL CO., TEXAS</b> Ewing, NJ 08618
<b>Date of Sale:</b> 7/1/2025	<b>Earliest Time Sale Will Begin:</b> 11am
<b>Place of Sale of Property:</b> Coryell County Courthouse, 620 East Main Street, Gatesville, TX 76528 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT NINE (9), BLOCK FOUR (4), COPPER HILL ESTATES, 3RD UNIT, COPPERAS COVE, CORYELL COUNTY, TEXAS, AS PER PLAT OF RECORD IN PLAT VOLUME 2, PAGE 22, AND/OR CABINET A, SLIDE 92, PLAT RECORDS OF CORYELL COUNTY, TEXAS, REFERENCE TO WHICH IS HEREBY MADE FOR ALL PURPOSES.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, 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, Angela Cooper, Jeff Benton or Jamie Dworsky, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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


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.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**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.**

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(D): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.**

Dated: 5/6/2025  


Thuy Frazier, Attorney  
 McCarthy & Holthus, LLP  
 1255 West 15th Street, Suite 1060  
 Plano, TX 75075  
 Attorneys for Cenlar FSB

Dated: 5/8/25  
 Donna Stockman  
 Printed Name: *Donna Stockman*

Substitute Trustee  
 c/o Auction.com  
 1255 West 15th Street, Suite 1060  
 Plano, TX 75075

**MH File Number:** TX-22-81403-POS  
**Loan Type:** FHA