

ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.

AT 305 FILED O'CLOCK PM

SEP 15 2025

Janigan Newton
COUNTY CLERK, CORYELL CO., TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, WILLIAM M. ELLIOTT, AN UNMARRIED MAN delivered that one certain Deed of Trust dated MAY 21, 2019, which is recorded in INSTRUMENT NO. 316609 as corrected in INSTRUMENT NO. 318622 of the real property records of CORYELL County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$89,900.00 payable to the order of NORTHPOINTE BANK, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and

WHEREAS, VETERANS LAND BOARD OF THE STATE OF TEXAS, the Mortgagee or Mortgage Servicer, has instructed a Substitute Trustee to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.


THEREFORE, NOTICE IS HEREBY GIVEN that on OCTOBER 7, 2025, beginning at 10:00 AM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF BY THIS REFERENCE.

The sale will occur at that area designated by the Commissioners Court of CORYELL County, Texas, for such sales (OR AT THE NORTH DOOR AND/OR PORCH (THIS BEING THE NORTH ENTRANCE TO THE COURTHOUSE)).

BE ADVISED that, pursuant to the Texas Property Code, a mortgagee may be the mortgage servicer and a mortgagee or a mortgage servicer may administer the foreclosure of property on behalf of the mortgagee if they have entered into an agreement granting the current mortgage servicer authority to service the mortgage. The Mortgage Servicer, if not the Mortgagee, is representing the Mortgagee under a servicing agreement. The name and address of the Mortgagee is VETERANS LAND BOARD OF THE STATE OF TEXAS, 1700 N. CONGRESS, AUSTIN, TEXAS 78701-1496. The name and address of the Mortgage Servicer is GATEWAY MORTGAGE, P.O. BOX 1560, JENKS, OK 74037. The name and address of a Substitute Trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A substitute trustee is authorized by the Texas Property Code to set reasonable conditions for a sale. A purchaser at a sale acquires the property "as is" without any expressed or implied warranties at the purchaser's own risk. A purchaser at a sale is not a consumer. If a sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: SEPTEMBER 15, 2025.



SUBSTITUTE TRUSTEE(S)

MICHAEL J. SCHROEDER OR DONNA STOCKMAN
OR BRENDA WIGGS OR GUY WIGGS OR DAVID
STOCKMAN OR JANET PINDER OR BRANDY
BACON OR MICHELLE SCHWARTZ OR JAMIE
DWORSKY OR ANGELA COOPER OR JEFF BENTON

FILE NO.: GMG-3191
PROPERTY: 208 FOWLER ST
GATESVILLE, TX 76528

ESTATE OF WILLIAM M. ELLIOTT

NOTICE SENT BY:
MICHAEL J. SCHROEDER
3610 NORTH JOSEY LANE, SUITE 206
CARROLLTON, TEXAS 75007
Tele: (972) 394-3086
Fax: (972) 394-1263

EXHIBIT "A"

All that certain tract or parcel of land situated in Coryell County, Texas and being 1.00 acres of land out of the Antonio Arcoha Survey, A-8 being all of that 1.00 tract described in deed to Aston F.L.P. dba Heart of Texas Housing per Instrument No. 169256 Coryell County Deed Records, said 1.00 acre tract described by metes and bounds as follows:

BEGINNING at a steel pin found in the West line of Fowler Street and being S19-00W, 673 feet from its intersection with the South line of Virginia Street, said pin the NEC of this;

THENCE S19-00-00W along the West line of Fowler Street, at 207.43 feet a steel pipe for a corner post, the SEC of this;

THENCE N71-00-00W along fence, at 210.0 feet a steel pin found at the base of a T-post, the SWC of this;

THENCE N19-00-00E along an old wire fence, at 207.43 feet a steel pin found, the NWC of this;

THENCE S71-00-00E along an unfenced line, at 210.0 feet the Point of Beginning and containing 1.00 acres of land.

FILE NO.: GMG-3191
WILLIAM M. ELLIOTT