

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 8/3/2020	Grantor(s)/Mortgagor(s): KELLY MANEY
Original Beneficiary/Mortgagee: BEVERLY J. LAWRENCE A/K/A BEVERLY JO LAWRENCE	Current Beneficiary/Mortgagee: NWC Receivables Trust
Recorded in: Volume: 2328 Page: 494 Instrument No: 2020-00004181	Property County: PALO PINTO
Mortgage Servicer: Statebridge Company, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 4600 S. Syracuse Street, Suite 700, Denver, CO 80237
Date of Sale: 5/7/2024	Earliest Time Sale Will Begin: 1:00 PM
Place of Sale of Property: Palo Pinto County Courthouse, 520 Oak Street, Palo Pinto, TX 76484 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: SEE LEGAL DESCRIPTION ATTACHED

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, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Conrad Wallace, Dana Kamin, Lisa Bruno, Angie Uselton, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Tionna Hadnot, Auction.com, David Ray, Guy Wiggs, Donna Stockman, David Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Angela Cooper, Angela Lewis, Brenda Wiggs, Kathy Arrington, Brandy Bacon 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.

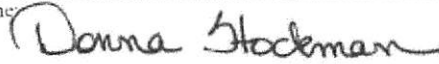
Dated: 3/20/2024



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

Dated: 03-21-2024

Donna Stockman
Printed Name



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

FILED

At **2:03** O'Clock **P** M.

MAR 21 2024


Clerk of the County Court
Palo Pinto County, Texas
By  Deputy

MH File Number: TX-24-101298-POS
Loan Type: Conventional Residential

EXHIBIT "A"

LEGAL DESCRIPTION

BEING approximately 0.753 acre tract of land, more or less, out of Block 17, Morningside Park Addition to the City of Mineral Wells, Palo Pinto County, Texas, according to the plat recorded in Volume 1, Page 146, Plat Records of Palo Pinto County, Texas, and being all of Lots 5 and 23 and part of Lots 4, 6, 20, 21, 22 and 24, said Block 17 and being more particularly described as follows:

BEGINNING at a 1/2 inch iron rod set at the southwest corner of said Lot 20, Block 17, for the Southwest corner of this tract;

THENCE North 34 deg. 33 min. 00 sec. East, along and with the West line of said Lot 20, a distance of 100.00 feet to a point for the Westerly Northwest corner of this tract;

THENCE South 55 deg. 27 min. 00 sec. East, a distance of 100.5 feet to a 5/8 inch iron rod, found in place, for an ell corner of this tract;

THENCE North 34 deg. 33 min. 00 sec. East, a distance of 110.00 feet to a 5/8 inch iron rod, found in place, in the North line of said Lot 4 for the most Northerly Northwest corner of this tract;

THENCE South 55 deg. 36 min. 00 sec. East, along and with the Northeast line of said Block 17, a distance of 109.00 feet to a 1/2 inch iron rod found in place, for the Northeast corner of this tract;

THENCE South 34 deg. 25 min. 00 sec. West, a distance of 208.5 feet to a 1/2 inch iron rod set, in the South line of said Lot 24 for the Southeast corner of this tract;

THENCE North 55 deg. 56 min 00 sec. West, along and with the Southwest line of said Block 17, a distance of 210.00 feet to the Plat of Beginning and containing 0.753 acres, more or less according to Plat of Survey and Improvement Field Notes dated January 7, 1998, prepared by B.F. Rivers, Registered Professional Land Surveyor No. 2190, of Rivers & Associates.

EXHIBIT "A"

Cliffs I -	Cliffs Phase I Subdivision, as described in the Amended plat recorded in Slide 455-460 of the Plat Records of Palo Pinto County, Texas.
Cliffs II -	Cliffs Phase II Subdivision, as described in the plat recorded in Slide 468-473 of the Plat Records of Palo Pinto County, Texas.
Cliffs III-	Cliffs Phase III Subdivision, as described in the plat recorded in Slide 475-479 of the Plat Records of Palo Pinto County, Texas.
Cliffs IV-	Cliffs Phase IV Subdivision, as described in the plat recorded in Slide 480-485 of the Plat Records of Palo Pinto County, Texas.
Cliffs V-	Cliffs Phase V Subdivision, as described in the plat recorded in Slide 488 of the Plat Records of Palo Pinto County, Texas.
Cliffs VI-	Cliffs Phase VI Subdivision, as described in the plat recorded in Slide 489 of the Plat Records of Palo Pinto County, Texas.
Cliffs VII-	Cliffs Phase VII Subdivision, as described in the plat recorded in Slide 499-503 of the Plat Records of Palo Pinto County, Texas.
Cliffs VIII-	Cliffs Phase VIII Subdivision, as described in the plat recorded in Slide 491-498 of the Plat Records of Palo Pinto County, Texas.
Cliffs IX-	Cliffs Phase IX Subdivision, as described in the plat recorded in Slide 507-513 of the Plat Records of Palo Pinto County, Texas.
Cliffs X-	Cliffs Phase X Subdivision, as described in the plat recorded in Slide 509 of the Plat Records of Palo Pinto County, Texas.
Cliffs XI-	Cliffs Phase XI Subdivision, as described in the plat recorded in Slide 525 of the Plat Records of Palo Pinto County, Texas.
Cliffs XII-	Cliffs Phase XII Subdivision, as described in the plat recorded in Slide 582 of the Plat Records of Palo Pinto County, Texas.
Cliffs XIII-	Cliffs Phase XIII Subdivision, as described in the plat recorded in Slide 652 of the Plat Records of Palo Pinto County, Texas.
Birkdale-	Birkdale Timeshare Regime more fully described in the Declaration establishing the Birkdale Timeshare Regime recorded in Volume 972, page 779 of the Deed of Records of Palo Pinto County, Texas.
Vista Point-	Vista Point Timeshare Regime more fully described in the Declaration establishing the Vista Point Timeshare Regime recorded in Volume 1160, page 136 of the Deed of Records of Palo Pinto County, Texas.

MORTGAGOR	LOT	SUBDIVISION	DEED OF TRUST	
			VOLUME	PAGE
OLUWADAMILARE AWOLEKE	314	CLIFFS PHASE II	2424	157

APR 15 2024
Clerk of the County Court
Palo Pinto County, Texas
By [Signature] Deputy

**NOTICE OF TRUSTEE'S SALE BY
SUBSTITUTE TRUSTEE**

Notice is hereby given of a public non-judicial foreclosure sale.

1. Property to Be Sold. The property to be sold is described in Exhibit "A" attached hereto.
2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: **May 7, 2024**

Time: The sale shall begin no earlier than 10:00 A.M. or no later than three hours thereafter.

Place: Palo Pinto County Courthouse in Palo Pinto, Texas, at the south door of the courthouse.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refileing may be after the date originally scheduled for this sale.

3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The 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 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.


4. Type of Sale. The sale is a non-judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deeds of Trust executed by property owners listed in Exhibit "A". The Deeds of Trust are recorded in the plat records in the office of the County Clerk of Palo Pinto County, Texas, under the volumes and page numbers listed in Exhibit "A."

5. Obligations Secured. The Deeds of Trust provide that they secure the payment of the

[indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount payable to the order of Double Diamond, Inc.; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the property owners to Double Diamond, Inc. Double Diamond, Inc. is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

6. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated this 15 day of April, 2024.



SONJA CRISLER
160 CLIFFS DRIVE
GRAFORD, TX 76449

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.

FILED
At 1:19 O'Clock P M

APR 15 2024

Janette K. Green
Clerk of the County Court
Palo Pinto County, Texas
By *J. Hunter* Deputy

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, WHITNEY NICHOLS, A SINGLE PERSON delivered that one certain Deed of Trust dated SEPTEMBER 2, 2020, which is recorded in INSTRUMENT NO. 2020-00004886 of the real property records of PALO PINTO 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 \$114,000.00 payable to the order of GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST 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, GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

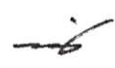
NOTICE IS HEREBY GIVEN that on **MAY 7, 2024, beginning at 1:00 PM, or not later than three (3) hours** after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

BEING ALL OF LOT 2, BLOCK 11, GRANDVIEW ACRES ADDITION, THIRD FILING TO THE CITY OF MINERAL WELLS, PALO PINTO COUNTY, TEXAS, ACCORDING TO THE PLAT OR RECORDS IN VOLUME 3, PAGE 2, PLAT RECORDS, PALO PINTO COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of **PALO PINTO County, Texas**, for such sales (OR AT THE EXTERIOR STEPS AT THE ENTRANCE TO THE DOOR OF THE COURTHOUSE WHICH OPENS AND FACES TO THE SOUTH).

NOTICE IS FURTHER GIVEN that the address of GATEWAY MORTGAGE, the Mortgagee or Mortgage Servicer, is P.O. BOX 1560, JENKS, OK 74037. Pursuant to the Texas Property Code, the Mortgagee or Mortgage Servicer is authorized to administer a foreclosure sale. 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 the foreclosure sale. If the 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: APRIL 15, 2024.


SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR **ANGELA COOPER OR**
GUY WIGGS OR DONNA STOCKMAN OR DAVID
STOCKMAN OR MICHELLE SCHWARTZ OR JANET
PINDER OR BRANDY BACON OR JAMIE DWORSKY

FILE NO.: GMG-3117
PROPERTY: 2200 SE 26TH AVE
MINERAL WELLS, TX 76067

WHITNEY NICHOLS

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