

3

RECORDING REQUESTED BY

FILED  
AT 3:45 O'CLOCK P M

WHEN RECORDED MAIL TO

NOV 14 2019

Jack Burns II, Kristopher Holub, Pamela Thomas,  
Frederick Britton, Dylan Ruiz, Charlotte Bryan, Lori  
McCarty, Juanita Cox, Stephen Rawlings, Diasha  
Perkins, Jason Brewer, Kathy Arrington, Vanessa  
McHaney  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

*Barbara Simpson*  
COUNTY CLERK, CORYELL CO., TEXAS

15666423  
TS No TX07000280-18-2

APN 125542

TO No 180347251-1

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, on March 21, 2016, KRISTIN SPENCER AND FREDERICK SPENCER, WIFE AND HUSBAND as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of LEW DONAGHEY as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC , as Beneficiary, as nominee for THE FIRST NATIONAL BANK OF TRENTON, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$264,127 00, payable to the order of Caliber Home Loans, Inc as current Beneficiary, which Deed of Trust recorded on March 23, 2016 as Document No 287189 in Coryell County, Texas Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 125542

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Jack Burns II, Kristopher Holub, Pamela Thomas, Frederick Britton, Dylan Ruiz, Charlotte Bryan, Lori McCarty, Juanita Cox, Stephen Rawlings, Diasha Perkins, Jason Brewer, Kathy Arrington, Vanessa McHaney** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust, and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and **Caliber Home Loans, Inc.**, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust

A

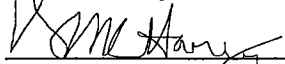
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, January 7, 2020 at 10:00 AM, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Coryell County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows. **Coryell County Courthouse, 620 East Main Street, Gatesville, TX 76528, or in the area designated by the Commissioner's Court**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and Caliber Home Loans, Inc.'s election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and Caliber Home Loans, Inc.'s rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 13 day of November, 2019



By Jack Burns II, Kristopher Holub, Pamela Thomas, Frederick Britton, Dylan Ruiz, Charlotte Bryan, Lori McCarty, Juanita Cox, Stephen Rawlings, Diasha Perkins, Jason Brewer, Kathy Arrington, Vanessa McHaney

Substitute Trustee(s)

**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.**

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.Auction.com](http://www.Auction.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: [Auction.com](http://Auction.com) at 800.280.2832**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT (949) 252-8300  
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

TS No TX07000280-18-2

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TO No 180347251-1

**EXHIBIT "A"**

LOT FIFTEEN (15), BLOCK FIFTEEN (15), OF TURKEY CREEK ESTATES SECTION THREE, COPPERAS COVE, CORYELL COUNTY, TEXAS, AS SHOWN OF RECORD IN VOLUME 4, PAGE 43, PLAT RECORDS OF CORYELL COUNTY, TEXAS