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**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
1/3/2006

**Grantor(s)/Mortgagor(s):**  
RICKI D. JAMES, A SINGLE WOMAN

JAN 25 2022

**Original Beneficiary/Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR PLAINSCAPITAL MCAFEE MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS

**Current Beneficiary/Mortgagee:**  
CitiMortgage, Inc.

*Janigan T. Denton*  
COUNTY CLERK, CORYELL CO., TEXAS

**Recorded in:**  
**Volume:** N/A  
**Page:** N/A  
**Instrument No:** 190783

**Property County:**  
CORYELL

**Mortgage Servicer:**  
Cenlar FSB is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

**Mortgage Servicer's Address:**  
425 Phillips Blvd.  
Ewing, NJ 08618

**Legal Description:** ALL THAT CERTAIN PROPERTY DESCRIBED AS LOT 30, BLOCK 10, WESTERN HILLS ESTATES, REVISED, SECTION THREE, COPPERAS COVE, CORYELL COUNTY, TEXAS, AS SHOWN BY PLAT THEREOF RECORDED IN VOLUME 5, PAGE 21, PLAT RECORDS OF CORYELL COUNTY, TEXAS

**Date of Sale:** 4/5/2022

**Earliest Time Sale Will Begin:** 11:00:00 AM

**Place of Sale of Property:** 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.

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.

**Notice Pursuant to Tex. Prop. Code § 51.002(i):**  
**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**

*Donna Stockman*  
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Kristopher Holub, Aarti Patel, Amy Ortiz, Dylan Ruiz, Violet Nunez, Beatriz Sanchez, Edward Luby, Nancy Parker, Roberta Avery-Hamilton, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jaco Spence, Donna Stockman, David Stockman, Brenda Wiggs, Guy Wiggs, Michelle Schwartz, Janet Pinder or Kathy Arrington  
or Thuy Frazier  
or Cindy Mendoza  
or Catherine Allen-Rea  
or Cole Patton, Substitute Trustee  
McCARTHY & HOLTHUS, LLP  
1255 WEST 15TH STREET, SUITE 1060  
PLANO, TX 75075

**service to the sender of this notice immediately.**