FILED FOR RECORD

MIDWEST LOAN SERVICES (MLS) TORRES JR, FERNANDO 721 SPAULDING ST, SAN ANGELO, TX 76903 FHA 513-1003381-703 Firm File Number: 24-040983

2024 FEB 29 AM 8: 05

CHRISTINA UBANDO

NOTICE OF TRUSTEE'S SALE

COUNTY CLEBK WHEREAS, on February 14, 2017, FERNANDO TORRES JR, A MARRIED MAN AND GOLU HIS WIFE, as Grantor(s), executed a Deed of Trust conveying to RORY C. BALLARD, as Trustee, the Real Estate hereinafter TEXAS described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR UNIVERSITY LENDING GROUP, LLC in payment of a debt therein described. The Deed of Trust was filed in the real property records of TOM GREEN COUNTY, TX and is recorded under Clerk's File/Instrument Number 201701969, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on, Tuesday, May 7, 2024 between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in TOM GREEN COUNTY, TX to the highest bidder for eash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Tom Green, State of Texas:

CITY OF SAN ANGELO, COUNTY OF TOM GREEN, STATE OF TEXAS

THE WEST 33 FEET OF LOT 2 AND THE EAST 25 FEET OF LOT 3, BLOCK 10, ELLIS ADDITION, CITY OF SAN ANGELO, TOM GREEN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME Y, PAGE 39, DEED RECORDS OF TOM GREEN COUNTY, TEXAS.

721 SPAULDING ST. TAX ID # 08-21900-0010-002-00

Property Address: Mortgage Servicer: Mortgagee:

721 SPAULDING ST SAN ANGELO, TX 76903 MIDWEST LOAN SERVICES UNIVERSITY BANK 400 QUINCY ST. 6TH FLOOR HANCOCK, MI 49930

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

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

SUBSTITUTE TRUSTEE Terry Browder, Laura Browder, Marsha Monroe, Jamie Osborne, Cary Corenblum, Shawn Schiller I Mauchly Irvine, CA 92618

WITNESS MY HAND this day February 23, 2024.

Terry Browder By: **Ronny George**

Texas Bar # 24123104 rgeorge@logs.com

13105 Northwest Freeway, Suite 960 Houston, TX 77040 Telephone No: (713) 462-2565 Facsimile No: (847) 879-4823 Attorneys for University Bank

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 military service to the sender of this notice immediately.