

FILED FOR RECORD

2024 APR 11 AM 7:33

CHRISTINA UBANO
COUNTY CLERK
COUNTY OF TOM GREEN, TEXAS

24-199051

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: November 16, 2018	Original Mortgagor/Grantor: NATHAN W. HAVLAK AND JENNA C. HAVLAK
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MORTGAGE FINANCIAL SERVICES, LLC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST
Recorded in: Volume: N/A Page: N/A Instrument No: 201814808	Property County: TOM GREEN
Mortgage Servicer: SELENE FINANCE LP	Mortgage Servicer's Address: 3501 Olympus Blvd., Suite 500 Dallas, Texas 75019

* 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.

Secures:Note in the original principal amount of \$418,500.00, executed by NATHAN W. HAVLAK; JENNA C. HAVLAK and payable to the order of Lender.

Property Address/Mailing Address: 5518 COLUMBINE LN, SAN ANGELO, TX 76904

Legal Description of Property to be Sold: LOT 8, BLOCK 15, SECTION 18, BENTWOOD COUNTRY CLUB ESTATES, CITY OF SAN ANGELO, TOM GREEN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 114, PAGE 93, OFFICIAL PUBLIC RECORDS OF REAL PROPERTY, TOM GREEN COUNTY, TEXAS.

Date of Sale: May 07, 2024	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: THE FOYER OF THE EDD B. KEYES BUILDING. IN THE EVENT THAT THE KEYES BUILDING IS CLOSED, THE SALES WILL BE HELD AT THE SOUTH ENTRANCE OF THE KEYES BUILDING, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST*, the owner and holder of the Note, has requested Terry Browder, Laura Browder or



Jamie Osborne whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Terry Browder, Laura Browder or Jamie Osborne whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Terry Browder, Laura Browder or Jamie Osborne whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

Limitation of Damages: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.



SUBSTITUTE TRUSTEE

Terry Browder, Laura Browder or Jamie Osborne, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,
13010 Morris Rd., Suite 450 Alpharetta, GA 30004; PH:
(470)321-7112