

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.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, WHITNEY BYROM, A MARRIED MAN JOINED BY HIS WIFE, SAMANTHA OLIVER, SIGNING PRO FORMA TO PERFECT LIEN ONLY delivered that one certain Deed of Trust dated AUGUST 30, 2019, which is recorded in INSTRUMENT NO. 2019-145647 of the real property records of CHAMBERS 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 \$191,468.00 payable to the order of PRIMELENDING, A PLAINSCAPITAL COMPANY, 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 Tuesday, NOVEMBER 1, 2022, beginning at 10:00 AM, 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:

LOT SEVENTEEN (17), BLOCK EIGHTEEN (18) OF THE PARTITION OF 157.530 ACRE TRACT IN THE CHARLES WILLCOX 2/3 LEAGUE AND LABOR SURVEY ABSTRACT 303 DESCRIBED IN PARTITION DECREE STYLED JOE EZER ET AL VS L.D. WILLCOX ET AL IN CAUSE NO. 4733 OF DISTRICT COURT MINUTES AND A CERTIFIED COPY OF WHICH IS OF RECORD IN VOLUME 219 PAGE 163 OF THE DEED RECORDS OF CHAMBERS COUNTY, TEXAS AND IN VOLUME "A", PAGE 155 OF THE PLAT RECORDS OF CHAMBERS COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of CHAMBERS County, Texas, for such sales (OR AT INSIDE THE COURTHOUSE ON THE EASTERN-MOST STEPS OF THE SECOND LEVEL (MIDDLE FLOOR)).

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: SEPTEMBER 22, 2022.

SUBSTITUTE TRUSTEE(S)

MICHAEL J. SCHROEDER OR TOMMY JACKSON OR
RON HARMON OR KEATA SMITH OR STEPHANIE
HERNANDEZ

FILE NO.: GMD-2705
PROPERTY: 1011 BELTON LANE
ANAHJAC, TEXAS 77514

WHITNEY BYROM

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

05-165-2022-3120