

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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.

1. Date, Time, and Place of Sale.

Date: 01/03/2023

Time: Between 10:00 AM to 1:00 PM and beginning not earlier than 10:00 AM to 1:00 PM or not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Chambers County, pursuant to §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.

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 12/10/2010 and recorded in the real property records of Chambers County, TX and is recorded under Clerk's File/Instrument Number, 1240, Page 471, with Andreana Madar and Dustin Madar (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for K. Hovnanian American Mortgage, LLC mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Andreana Madar and Dustin Madar, securing the payment of the indebtedness in the original amount of \$172,751.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. LOTS 1, IN BLOCK 2, OF THE FINAL PLAT FOR LEGENDS BAY, SECTION 1, A SUBDIVISION IN CHAMBERS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER CHAMBERS COUNTY CLERK'S FILE NO. 22252 OF THE OFFICIAL RECORDS OF CHAMBERS COUNTY, TEXAS.



6. **Mortgage Servicer Information.** 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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Wells Fargo Home Mortgage, as Mortgage Servicer, is representing the current Mortgagee whose address is:

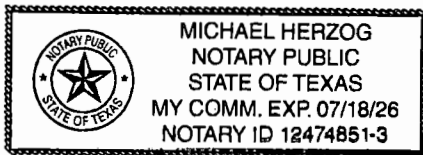
Wells Fargo Bank, N.A.
3476 Stateview Blvd.
Fort Mill, SC 29715

Keata Smith
SUBSTITUTE TRUSTEE
Tommy Jackson, Keata Smith
1320 Greenway Drive, Suite 300
Irving, TX 75038

STATE OF TEXAS
COUNTY OF CHAMBERS

Before me, the undersigned authority, on this day personally appeared KEATA SMITH, as Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that ~~he~~ she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 29 day of NOVEMBER, 2022.



[Signature]
NOTARY PUBLIC in and for
CHAMBERS COUNTY
My commission expires: 07/18/2026
Print Name of Notary:
MICHAEL HERZOG

CERTIFICATE OF POSTING

My name is Keata Smith, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 11-29-22 I filed at the office of the Chambers County Clerk and caused to be posted at the Chambers County courthouse this notice of sale.

Keata Smith
Declarants Name: Keata Smith
Date: 11-29-22

FILED FOR RECORD IN:
Chambers County
On: 11/29/2022 1:35:54 PM
Doc Number: 2022-3145
Number of Pages: 2
Amount: 10.00
Order#: 20221129000038
By: TW



Heather H. Hawthorne, County Clerk
Recorded: [Signature]