



RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Terry Browder, Laura Browder, Jamie Osborne
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX08000054-23-1

APN R146644 | AC12033-90242-01400-000

TO No 240447918-TX-RW

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on November 18, 2014, MICHAEL KING, A/K/A MICHAEL NEIL KING, AND SHANNON KING, A/K/A SHANNON LEIGH KING, HUSBAND AND WIFE as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of ALLAN B. POLUNSKY as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for PRIMELENDING, A PLAINSCAPITAL COMPANY, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$391,900.00, payable to the order of U.S. Bank Trust National Association, not in its individual capacity, but solely as Owner Trustee for VRMTG Asset Trust as current Beneficiary, which Deed of Trust recorded on November 25, 2014 as Document No. 2014041711 and an Affidavit of Scrivener's Error recorded on March 6, 2025 as Instrument No. 2025008181 in Lubbock County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

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WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed Terry Browder, Laura Browder, Jamie Osborne or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and U.S. Bank Trust National Association, not in its individual capacity, but solely as Owner Trustee for VRMTG Asset Trust, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

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NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, June 3, 2025 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Lubbock County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **904 Broadway, Lubbock TX 79401; THE GAZEBO LOCATED ON THE FRONT LAWN OF THE COUNTY COURTHOUSE, WITH THE FIRST ALTERNATE LOCATION BEING THE SECOND FLOOR AUDITORIUM AT 916 MAIN AND THE SECOND ALTERNATE LOCATION BEING THE COMMISSIONER'S COURT LOCATED ON THE FIFTH FLOOR OF THE COURTHOUSE or If the preceding area is no longer the designated area at the area most recently designated by the County Commissioner Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and U.S. Bank Trust National Association, not in its individual capacity, but solely as Owner Trustee for VRMTG Asset Trust's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and U.S. Bank Trust National Association, not in its individual capacity, but solely as Owner Trustee for VRMTG Asset Trust's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 30 day of April, 2025

By:  Terry Browder, Laura Browder, Jamie Osborne
Substitute Trustee(s)

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.

**SALE INFORMATION CAN BE OBTAINED ONLINE AT www.insourcelogic.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

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EXHIBIT "A"

A 3.237 ACRE TRACT OUT OF SECTION 33, BLOCK AK, LUBBOCK COUNTY, TEXAS, FURTHER DESCRIBED AS FOLLOWS:
BEGINNING AT A FOUND 1/2" IRON ROD IN THE SOUTH LINE OF 58TH STREET (COUNTY ROAD 6940) , FROM WHENCE A FOUND NAIL AND WASHER AT THE SOUTHWEST CORNER OF SECTION 33 BEAR SOUTH 2625.23 FEET AND WEST 772 FEET; THENCE EAST 235 FEET TO A FOUND 1/2" ROD FOR THE NORTHEAST CORNER OF THIS TRACT; THENCE SOUTH, 600 FEET TO A FOUND 1/2" ROD FOR THE SOUTHEAST CORNER OF THIS TRACT; THENCE WEST 235 FEET TO A FOUND 1/2" ROD FOR THE SOUTHWEST CORNER OF THIS TRACT;
THENCE NORTH 600 FEET TO THE PLACE OF BEGINNING AND CONTAINING 3.237 ACRES INCLUDING ANY RIGHT OF WAY.

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
05/01/2025 11:30 AM
FEE: \$2.00
2025016592