



Notice of Substitute Trustee Sale

Notice is hereby given of a public, non-judicial foreclosure sale

Notice to Member(s) of Armed Forces: 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 the 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. The address of the sender of this notice is set forth below.

Deed of Trust:

Dated: October 25, 2024

Borrower/Grantor: Diane Coats Craig and Zane Reyes

Original Trustee: Deanne C Mullens

Recorded in: Recorded under Instrument #2024044853 in the Real Property Records of Lubbock County, Texas

Lender: 5505 36th St Trust - Dated 4-18-2024

PROPERTY: The real property described as follows:

Lot Fifty-Four (54), Sagemont Addition to the City of Lubbock, Lubbock County, Texas, according to the Map, Plat and/or Dedication Deed thereof, recorded in Volume 1033, Page 10, of the Deed Records of Lubbock County, Texas.

Together with all improvements, easements, personal property, intangibles, rents, revenues, contracts and rights appurtenant to the real property, as described in the Deed of Trust.

Substitute Trustee: D. Cayce Stone or Deanne Mullens

Substitute Trustee's Address: 3550 N. Lakeline Blvd 170-1126
Leander, TX. 78641

Date, Time and Place of Sale.

Balance: \$192,015.62

Date: 08/05/2025

Time: The sale will begin at 1:00 PM or not later than three hours after that time

Place: Lubbock County, Texas at the following location: **THE DOORS OF THE LUBBOCK COUNTY COURTHOUSE ON THE STEPS OR AS DESIGNATED BY THE COUNTY COMMISSIONERS. PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of the Sale. Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee to sell the Property in one or more parcels and/or to sell all or only part 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 express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust. Any conveyance of the property is subject to all matters of record affecting the property.

Obligations Secured: Deed of Trust executed by Diane Coats Craig and Zane Reyes, securing the payment of the indebtedness in the original principal amount of \$181,127.20, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. 5505 36th St Trust - Dated 4-18-2024 is the current mortgagee of the note and Deed of Trust.

Default: Default has occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that the Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

The Deed of Trust may encumber both real and personal property. Formal notice is now given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and Texas Business and Commerce Code Section 9.604(a).

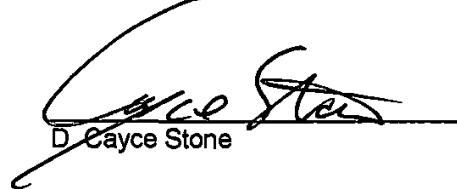
Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust.

*****Signature Page to Follow*****

SUBSTITUTE TRUSTEE:

Executed this 3rd day of July, 2025.

SUBSTITUTE TRUSTEE:

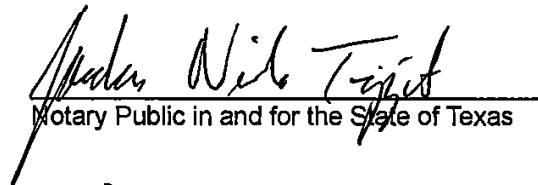

D. Cayce Stone

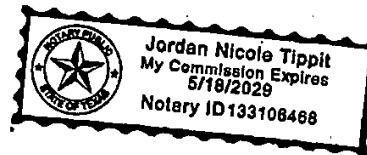
STATE OF TEXAS

COUNTY OF Galveston

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July This instrument was acknowledged before me on this 3rd day of July, 2025, by D. Cayce Stone.


Notary Public in and for the State of Texas



After recording, please return to:
5505 36th St Trust - Dated 4-18-2024
3550 N. Lakeline Blvd 170-1126
Leander, TX. 78641
Phone: (972) 413-8311

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
07/10/2025 10:50 AM
FEE: \$2.00
2025026613

