

**COUNTY OF LUBBOCK**

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**Street Address:** 3101 35th Street, Lubbock, Texas 79413

**County:** Lubbock County, Texas

**Maturity Date:** April 28, 2031

**Recording Information:** Document No 2021021004, Real Property  
Records of Lubbock County, Texas

**Date of Sale (first Tuesday of month):** September 2, 2025

**Time of Sale:** 10:00 am

**Place of Sale:** At the County Courthouse of Lubbock County, Texas at the place(s) designated by the Lubbock County Commissioners Court pursuant to Texas Property Code § 51.002(a)


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.

**Appointment of Substitute Trustee** SMS Financial CRE Fund, LLC as Mortgagee has appointed Carter Bowers, D. Daniel Gibson, and/or Tommy D. Sheen as Substitute Trustee under the Deed of Trust for purposes of this sale. Mortgagee has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

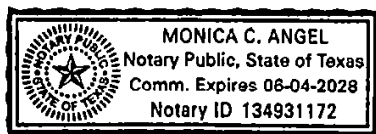
**Terms of Sale.** Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION. The sale will begin at the Time of Sale or not later than three hours thereafter. If the Lender for any reason postpones, withdraws, or reschedules the sale, the Substitute Trustee need not appear at the date, time, and place of the scheduled sale to announce such postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code and/or Texas Business and Commerce Code. Such reposting or refiled may be after the date originally scheduled for this sale. This sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.

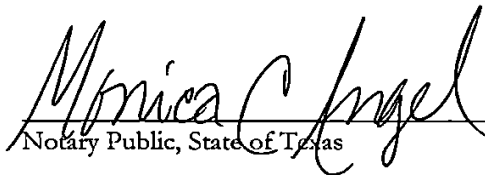
**GIBSON & SHEEN, PLLC**  
13914 Indiana Ave., Suite 100  
Lubbock, TX 79423  
Telephone: (806) 696-3302  
carter@wtxlawyers.com

By:   
**Carter Bowers**  
Attorney at Law  
Substitute Trustee

STATE OF TEXAS     §  
                                     §  
COUNTY OF LUBBOCK   §

This instrument was acknowledged before me on the 31st day of July, 2025 by Carter Bowers.



  
Notary Public, State of Texas

### **Exhibit "A"**

Lots One (1) and Three (3), Namron Addition to the City of Lubbock, Lubbock County, Texas, according to the Map, Plat and/or Dedication Deed thereof recorded in Volume 1126, Page 551, of the Deed Records of Lubbock County, Texas and a portion of the East-West Alley between Lots 1 and 3, Block 2, Namron Addition to the City of Lubbock, Lubbock County, Texas, being more particularly described as follows:

Beginning at the Southeast Corner of Lot 1, Block 2, Namron Addition;  
Thence South, a Distance of 20.00 Feet;  
Thence West, a Distance of 270.00 Feet;  
Thence North, a Distance of 20.00 Feet;  
Thence East, a Distance of 270.00 Feet to the Place of Beginning;

Less & Except that portion Dedicated as an Alley to the City of Lubbock In Volume 1679, Page 649, and being out of Lot 1, Namron Addition to the City of Lubbock, Lubbock County, Texas, being more particularly described as follows:

Beginning at the Northwest Corner of Lot 1, Block 2, Namron Addition;  
Thence East, a distance of 20.00 Feet;  
Thence South, a distance of 81.00 Feet;  
Thence South 45 Degrees East, a distance of 14.14 Feet  
Thence South, a distance of 30.00 Feet;  
Thence West, a distance of 30.00 Feet;  
Thence North, a distance of 121.00 Feet to the Place of Beginning.

# FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



*Kelly Pinion*

Kelly Pinion, County Clerk  
Lubbock County, TEXAS  
08/05/2025 03:59 PM  
FEE: \$2.00  
2025030384