

24-260897

2025031548 2 PGS POST



Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

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| Deed of Trust Date: March 29, 2023 | Original Mortgagor/Grantor: MICHAEL BERG AND BRENDA BERG |
| Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS GRANTEE, AS NOMINEE FOR SWIFT HOME LOANS., ITS SUCCESSORS AND ASSIGNS | Current Beneficiary / Mortgagee: UNITED WHOLESALE MORTGAGE, LLC |
| Recorded in: Volume: N/A Page: N/A Instrument No: 2023012022 | Property County: LUBBOCK |
| Mortgage Servicer: CENLAR FEDERAL SAVINGS BANK | Mortgage Servicer's Address: 425 PHILLIPS BLVD. EWING, NEW JERSEY 08618-1430 |

* 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 § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

Secures: Note in the original principal amount of \$664,000.00, executed by MICHAEL BERG; BRENDA BERG and payable to the order of Lender.

Property Address/Mailing Address: 11204 KIRBY AVE, LUBBOCK, TX 79424

Legal Description of Property to be Sold: LOT TWENTY-FOUR (24), FOUNTAIN HILLS ESTATES, AN ADDITION TO THE CITY OF LUBBOCK, LUBBOCK COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT, AND/OR DEDICATION DEED THEREOF RECORDED UNDER INSTRUMENT NO. 2007020873, AND RE-FILED UNDER INSTRUMENT NO. 2007033050, OF THE OFFICIAL PUBLIC RECORDS OF LUBBOCK COUNTY, TEXAS. .

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| Date of Sale: October 7, 2025 | Earliest time Sale will begin: 10:00 AM |
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Place of sale of Property: 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 LCOATED ON THE FIFTH FLOOR OF THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *UNITED WHOLESALE MORTGAGE, LLC*, the owner and holder of the Note, has requested AUCTION.COM whose address is 1



MAUCHLY IRVINE, CA 92618 Terry Browder, Laura Browder or Jamie Osborne whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *UNITED WHOLESALE MORTGAGE, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, AUCTION.COM whose address is 1 MAUCHLY IRVINE, CA 92618 Terry Browder, Laura Browder or Jamie Osborne whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by AUCTION.COM whose address is 1 MAUCHLY IRVINE, CA 92618 Terry Browder, Laura Browder or Jamie Osborne whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

Limitation of Damages: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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.



/s/Selena Anani

Selena Anani

Attorney for Cenlar Federal Savings Bank

State Bar No.: 24146455

sanani@raslg.com

Robertson, Anschutz, Schneid, Crane & Partners,
PLLC / Attorney for Mortgagee

5601 Executive Dr, Suite 400

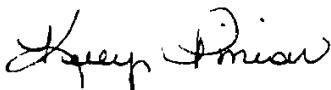
Irving, TX 75038

Telephone: 817-873-3080

Facsimile: (817)796-6079

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion, County Clerk
Lubbock County, TEXAS
08/14/2025 10:52 AM
FEE: \$2.00
2025031548