



STATE OF TEXAS

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COUNTY OF LUBBOCK

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NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Property: Lot One (1), Willow Bend, an Addition to the City of Lubbock, Lubbock County, Texas, according to the map, plat and/or dedication deed thereof recorded in Volume 10288, Page 35, of the Official Public Records of Lubbock County, Texas
Street Address: 8813 18th Street, Lubbock, Texas 79416

County: Lubbock County, Texas

Note: **Date:** February 4, 2015
Original Principal Amount: ONE HUNDRED, NINETY-SEVEN THOUSAND, SEVEN HUNDRED TWENTY AND 0/100 DOLLARS (\$197,720.00)

Borrowers: Machele Lunal Mathis and Jimmy Jombo Kalu
Original Lender: Texas Mortgage Capital Corporation, a Texas corporation
Current Lender: Loan Approved, LLC, a Texas limited liability company
Maturity Date: March 1, 2045

Deed of Trust: **Date:** February 4, 2015
Grantors: Machele Lunal Mathis and Jimmy Jombo Kalu
Original Mortgagee: Texas Mortgage Capital Corporation, a Texas corporation
Current Mortgagee: Loan Approved, LLC, a Texas limited liability company
Recording Information: Document No. 2015004170, Real Property Records of Lubbock County, Texas

Date of Sale (first Tuesday of month): November 4, 2025

Time of Sale: 10:00 a.m.

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).

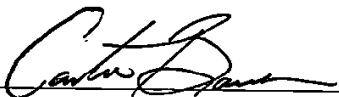
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE 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. Mortgagee has appointed Carter Bowers, Courtney Stephens, Rhiann Travis 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.

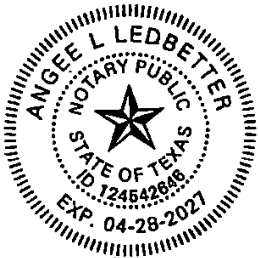
Terms of Sale. Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY 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 refiling 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.

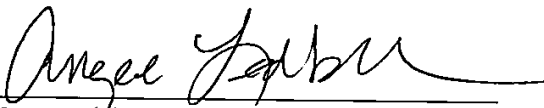
GIBSON & SHEEN, PLLC
13914 Indiana Ave., Suite 100
Lubbock, TX 79423
Telephone: (806) 696-3302
carter@wtlawyers.com

By: 
Carter Bowers
Attorney at Law
Substitute Trustee

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This instrument was acknowledged before me on the 13th day of October, 2025, by Carter Bowers.




Notary Public, State of Texas

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
10/13/2025 03:16 PM
FEE: \$2.00
2025040347

