



25-04107
3410 43RD ST, LUBBOCK, TX 79413

**NOTICE OF FORECLOSURE SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEE**

Property: The Property to be sold is described as follows:

THE WEST THIRTY FIVE FEET (W 35') OF LOT TWELVE (12) AND THE EAST FIFTY FEET (E 50') OF LOT ELEVEN (11), BLOCK SIXTEEN (16) MYRTLE SLATON ADDITION NO. 3, AN ADDITION TO THE CITY OF LUBBOCK, LUBBOCK COUNTY, TEXAS, ACCORDING TO THE MAP, PLAT, AND/OR DEDICATION DEED THEREOF, RECORDED IN VOLUME 478, PAGE 610, DEED RECORDS OF LUBBOCK COUNTY, TEXAS.

Security Instrument: Deed of Trust dated October 21, 2003 and recorded on October 24, 2003 at Book 8744 and Page 275 in the real property records of LUBBOCK County, Texas, which contains a power of sale.

Sale Information: January 6, 2026, at 10:00 AM, or not later than three hours thereafter, at the gazebo located on the front lawn of the Lubbock County Courthouse with the first alternate location being the 2nd floor auditorium at 916 Main and the second alternate location being the Commissioner's Courtroom located on the 5th floor of the courthouse, or as designated by the County Commissioners Court.

Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured: The Deed of Trust executed by CLEMENTE C RUIZ secures the repayment of a Note dated October 21, 2003 in the amount of \$110,761.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o TX - M & T BANK, One Fountain Plaza - 6th Floor, Buffalo, NY 14203, is the current mortgagee of the Deed of Trust and Note and TX - M & T BANK is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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.

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



4855699

FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY
MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Mary Company

De Cubas & Lewis, P.C.
Mary Company , Attorney at Law
PO Box 5026
Fort Lauderdale, FL 33310

Substitute Trustee(s): Terry Browder, Laura Browder,
Agency Sales and Posting LLC, Xome Inc. and Tejas
Corporate Services, LLC

c/o De Cubas & Lewis, P.C.
PO Box 5026
Fort Lauderdale, FL 33310

Certificate of Posting

I, *Terry Browder*, declare under penalty of perjury that on the *14* day of
October, 20*25*, I filed and posted this Notice of Foreclosure Sale in accordance with the
requirements of LUBBOCK County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
10/14/2025 02:07 PM
FEE: \$2.00
2025040462