

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
2/19/2013

**Original Beneficiary/Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS") SOLELY AS A NOMINEE FOR  
PRIMEWEST MORTGAGE CORPORATION, ITS  
SUCCESSORS AND ASSIGNS

**Recorded in:**  
**Volume:** N/A  
**Page:** N/A  
**Instrument No:** 2013006785

**Mortgage Servicer:**  
Wells Fargo Bank, N.A. is representing the Current  
Beneficiary/Mortgagee under a servicing agreement with the  
Current Beneficiary/Mortgagee.

**Grantor(s)/Mortgagor(s):**  
DERRICK RUIZ AND CRYSTAL GONZALEZ,  
HUSBAND AND WIFE  
**Current Beneficiary/Mortgagee:**  
Wells Fargo Bank, N.A.

**Property County:**  
LUBBOCK

**Mortgage Servicer's Address:**  
1 Home Campus, MAC 2301-04C,  
West Des Moines, IA 50328

**Legal Description:** LOT TWO HUNDRED SIXTY-FOUR (264), MONTEREY, AN ADDITION TO THE CITY OF LUBBOCK, LUBBOCK COUNTY, TEXAS, ACCORDING TO THE MAP, PLAT AND/OR DEDICATION DEED THEREOF RECORDED IN VOLUME 7909, PAGE 68, OF THE OFFICIAL PUBLIC RECORDS OF LUBBOCK COUNTY, TEXAS

**Date of Sale:** 9/6/2022

**Earliest Time Sale Will Begin:** 10:00:00 AM

**Place of Sale of Property:** Lubbock County Courthouse, 904 Broadway, Lubbock, TX 79401 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.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

***Notice Pursuant to Tex. Prop. Code § 51.002(i):***

**Assert and protect your rights as member of the armed forces of the United States. If you or your spouse are serving on active military duty, including active military duty as a member of the Texas National 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.**

Bobby Fletcher, David Ray, Clay Golden, Doak Lambert, Jonathan Schendel, Angie Uselton, Charles Green, Lisa Bruno, Shawn Schiller, Patrick Zwiers, Kristopher Holub, Dana Kamin, Joshua Sanders, Matthew Hansen, Aleena Litton, Auction.com, Terry Browder, Laura Browder, Marsha Monroe or Jamie Osborne  
or Thuy Frazier  
or Cindy Mendoza  
or Catherine Allen-Rea  
or Cole Patton, Substitute Trustee  
McCARTHY & HOLTHUS, LLP  
1255 WEST 15TH STREET, SUITE 1060  
PLANO, TX 75075

**FILED AND RECORDED**

**OFFICIAL PUBLIC RECORDS**



*Kelly Pinion*

**MH File Number:** TX-22-93252-POS  
**Loan Type:** FHA

**Kelly Pinion, County Clerk**  
**Lubbock County, TEXAS**  
**07/28/2022 09:27 AM**  
**FEE: \$3.00**  
**2022036389**