


NOTICE OF SUBSTITUTE TRUSTEE'S SALE**LUBBOCK County****Deed of Trust Dated:** August 2, 2019**Amount:** \$178,000.00**Grantor(s):** WILLIAM POINTER**Original Mortgagee:** CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP**Current Mortgagee:** CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP**Mortgagee Address:** CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047**Recording Information:** Document No. 2019030105**Legal Description:** LOT EIGHTY-FIVE (85), BLOCK ONE (1), A REPLAT OF LAKE RANSOM CANYON ADDITION TO THE TOWN OF RANSOM CANYON, LUBBOCK COUNTY, TEXAS, ACCORDING TO THE MAP, PLAT AND/OR DEDICATION DEED THEREOF RECORDED IN VOLUME 1051, PAGE 631, CORRECTED IN VOLUME 1154, PAGE 558 OF THE DEED RECORDS OF LUBBOCK COUNTY, TEXAS.**Date of Sale:** October 4, 2022 between the hours of 10:00 AM and 1:00 PM.**Earliest Time Sale Will Begin:** 10:00 AM**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the LUBBOCK County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.


CLAY GOLDEN OR DOAK LAMBERT, ANGIE USELTON, BOBBY FLETCHER, DAVID RAY, JONATHAN SCHENDEL, LISA BRUNO, DANA KAMIN, CHARLES GREEN, SHAWN SCHILLER, PATRICK ZWIERS, KRISTOPHER HOLUB, MATTHEW HANSEN, ALEENA LITTON, TERRY BROWDER, JAMIE OSBORNE, LAURA BROWDER, JOSHUA SANDERS OR MARSHA MONROE have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. 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 the Mortgagor, the Mortgagee or the Mortgagee's attorney.

**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

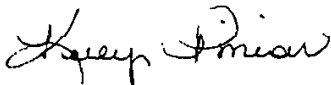
A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member 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.

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.

  
 Anthony Adna Garcia, ATTORNEY AT LAW  
 HUGHES, WATTERS & ASKANASE, L.L.P.  
 1201 Louisiana, SUITE 2800  
 Houston, Texas 77002  
 Reference: 2022-003443

  
 Printed Name: Terry Browder  
 c/o Auction.com, LLC  
 1 Mauchly  
 Irvine, California 92618

**FILED AND RECORDED****OFFICIAL PUBLIC RECORDS**



Kelly Pinion, County Clerk  
 Lubbock County, TEXAS  
 09/08/2022 11:05 AM  
 FEE: \$3.00  
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