Carrington Foreclosure Services, LLC P.O. Box 3309 Anaheim, California 92803 For Sale Information: (888) 313-1969

For Reinstatement Requests: 1-866-874-5860

Pay Off Requests: 1-800-561-4567

TS#: 22-28035

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 1/25/1999, Steven L. Koepp, a single person, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Dudley Beadles or Charles M. Newman or James F. Lawler, Jr., as Trustee, Norwest Mortgage, Inc., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$110,943.00, payable to the order of Norwest Mortgage, Inc., which Deed of Trust is Recorded on 1/28/1999 as Volume 3427, Book 6149, Page 77, in Lubbock County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot Two Hundred Sixty-Three (263), Melonie Park South, an Addition to the City of Lubbock, Lubbock County, Texas, according to the map, plat, and/or dedication deed thereof, recorded in Volume 1306, Page 920, of the Deed Records of Lubbock County, Texas.

Commonly known as: 7806 KENOSHA AVENUE LUBBOCK, TX 79423

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed Terry Browder, Laura Browder, Marsha Monroe, Jamie Osborne, Terry Browder, Laura Browder or Marsha Monroe

, **Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for Towd Point Master Funding Trust 2021-PM1, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on 4/4/2023 at 10:00 AM, or no later than three (3) hours after such time, in Lubbock County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: THE GAZEBO LOCATED ON THE FRONT LAWN OF THE COUNTY COURTHOUSE, WITH THE FIRST ALTERNATE LOCATION BEING THE 2ND FLOOR AUDITORIUM AT 916 Main AND THE SECOND ALTERNATE LOCATION BEING THE COMMISSIONER'S COURT ROOM LOCATED ON THE 5TH FLOOR OF THE COURTHOUSE.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

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If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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.

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.

WITNESS, my hand this 1/18/2023

Monica Sandoval

By: Monica Sandoval, Trustee Sale Specialist, Team Lead Carrington Foreclosure Services, LLC as authorized agent for Mortgagee or Mortgage

Servicer 1600 South Douglass Road, Suite 140 Anaheim, CA 92806

By: Substitute Trustee(s) Perry Browder, Laura Browder, Marsha Monroe,

Jamie Osborne, Terry Browder, Laura Browder or Marsha Monroe

C/O Carrington Foreclosure Services, LLC 1600 South Douglass Road, Suite 140 Anaheim, CA 92806

AND RECORDED

OFFICIAL PUBLIC RECORDS

Pinion, County Clerk 10:00 AM 01/19/2023