

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

Date: August 15, 2022

Deed of Trust:

Date: November 13, 2017
Grantor: FRANCISCO GARCIA and DANIELLE MORI GARCIA
Original Beneficiary: FIRST BANK & TRUST
Current Beneficiary: FIRST BANK & TRUST
Trustee: BARRY ORR

County Where Property Is Located: LUBBOCK COUNTY, TEXAS

Substitute Trustee: RYAN J. BIGBEE and/or CASSY MCGINNIS and/or ASHLY HART and/or TAMMY MATHIS and/or NICOLE PEREZ

Substitute Trustee's Mailing Address (including County):

P. O. Box 53068
Lubbock, Lubbock County, Texas, 79453

Recording Information: Construction Deed of Trust recorded in/under Instrument No. 2017041118, of the Official Public Records of Lubbock County, Texas.

Property: Lot Six (6), Block Eighteen (18), LYNDALE ACRES, an Addition to the City of Lubbock, Lubbock County, Texas, according to the map, plat and/or dedication deed thereof recorded in Volume 479, Page 501, of the Deed Records of Lubbock County, Texas, together with all improvements now located on the property and all fixtures now located on the property.

Note:

Date: November 13, 2017
Amount: \$ 59,600.00
Debtor: Francisco Garcia
Holder: FIRST BANK & TRUST; 7806 Indiana Avenue; Lubbock, Texas, 79423

Date of Sale of Property (First Tuesday of the Month): Tuesday, September 6, 2022

Earliest Time of Sale of Property (Between 10:00 a.m. and 4:00 p.m.): 1:00 o'clock, p.m.

Place of Sale of Property:

At the place designated by the Lubbock County Commissioner's Court, and if no area is designated, the sale will be held at the main entrance of the Courthouse in Lubbock, Lubbock County, Texas

Because of default in performance of the obligations of the deed of trust, the above named person as Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by the Deed of Trust. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Deed of Trust may encumber both real and personal property. Notice is hereby given of Holder's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with the Holder's rights and remedies under the Deed of Trust and Section 9.604 of the Texas Business and Commerce Code.

If Holder postpones, withdraws or reschedules the sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Holder. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold "AS IS" without any warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

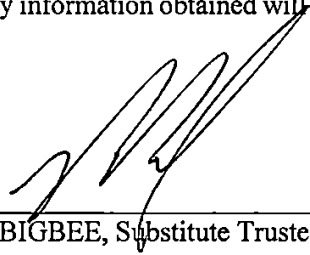
Pursuant to Section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the days held by Substitute Trustee.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU 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 notice is an attempt to collect a debt, and any information obtained will be used for that purpose.

Executed this 15th day of August, 2022.



RYAN J. BIGBEE, Substitute Trustee

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
08/15/2022 12:59 PM
FEE: \$3.00
2022039119