

Browder Title Research
897 Elmwood Drive
Abilene TX 79605

NOTICE OF SUBSTITUTE TRUSTEE SALE

2022051622 2 PGS NOTICE

Deed of Trust Date:
6/15/2010

Grantor(s)/Mortgagor(s):
VERONICA S. CZEWSKI, AN UNMARRIED WOMAN

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

Current Beneficiary/Mortgagee:
M&T Bank

Recorded in:
Volume: N/A
Page: N/A
Instrument No: 2010019239

Property County:
LUBBOCK

Mortgage Servicer:
M&T Bank is representing the Current Beneficiary/Mortgagee
under a servicing agreement with the Current
Beneficiary/Mortgagee.

Mortgage Servicer's Address:
1 Fountain Plaza,
Buffalo, NY 14203

Legal Description: LOT THREE HUNDRED EIGHTY SEVEN (387), NORTH POINTE, AN ADDITION TO THE CITY OF LUBBOCK, LUBBOCK COUNTY, TEXAS, ACCORDING TO THE MAP, PLAT AND/OR DEDICATION DEED THEREOF, RECORDED IN VOLUME 10440, PAGE 323, OFFICIAL PUBLIC RECORDS, LUBBOCK COUNTY, TEXAS.

Date of Sale: 1/3/2023

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

Place of Sale of Property: 904 Broadway, Lubbock, 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, Deak Lambert,
Jonathan Schendel, Angie Uselton, Charles Green, Lisa Bruno,
Shawn Schifler, Patrick Zwiers, Kristopher Holub, Dana Kamin,
Joshua Sanders, Matthew Hansen, Alcega 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~~

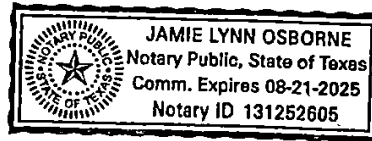
MH File Number: TX-19-73109-POS
Loan Type: FHA

STATE OF TEXAS §
COUNTY OF Taylor §

Before me, the undersigned Notary Public, on this day personally appeared Terry Browder as Substitute Trustee, known to me or proved to me through a valid State driver's license or other official identification described as _____, to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 9 day of November, 20 22

Jamie Lynn Osborne
Notary Public
Signature



FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
11/10/2022 10:32 AM
FEE: \$30.00
2022051622

Return to:
MCCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075