

Browder Title Research  
897 Elmwood Dr  
Arlene TX 79665

2022055485 2 PGS NOTICE



**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
4/4/2001

**Original Beneficiary/Mortgagee:**  
NORTHERN STAR CAPITAL, LLC, D/B/A TRICOAST  
MORTGAGE SERVICES

**Recorded in:**  
**Volume:** 7037  
**Page:** 55  
**Instrument No:** 10794

**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):**  
DAVID GARCIA AND MARY ELLEN GARCIA, HIS  
WIFE, JOINING HEREIN PRO FORMA  
**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 FIFTY-ONE (51), SAVE AND EXCEPT THE WEST 80 FEET THEREOF, WINCO TERRACE  
ADDITION TO THE CITY OF LUBBOCK, LUBBOCK COUNTY, TEXAS, ACCORDING TO THE MAP PLAT AND/OR  
DEDICATION DEED THEREOF, RECORDED IN VOLUME 1080, PAGE 26, DEED RECORDS, LUBBOCK COUNTY,  
TEXAS.

**Date of Sale:** 2/7/2023

**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, Doak Lambert,  
Jonathan Schendel, Angie Usilton, Charles Green, Lisa Bruno,  
Shawn Schiffer, Patrick Zwiers, Kristopher Holub, Dana Kamin,  
Joshua Sanders, Matthew Hansen, Aleona 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~~

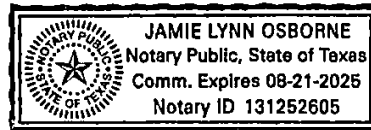
**MH File Number:** TX-20-76659-POS  
**Loan Type:** FHA

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 Dec., 2022.

Jamie Lynn Osborne  
Notary Public  
Signature



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

**FILED AND RECORDED**

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk  
Lubbock County, TEXAS  
12/12/2022 10:02 AM  
FEE: \$30.00  
2022055485