

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
2/21/2020

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

Recorded in:
Volume: 1267
Page: 0454
Instrument No: 2020-00582

Mortgage Servicer:
Caliber Home Loans, Inc. is representing the Current
Beneficiary/Mortgagee under a servicing agreement with the
Current Beneficiary/Mortgagee.

Grantor(s)/Mortgagor(s):
JOSE LUCIO PADRON, JOINED HEREIN PRO FORMA
BY MY SPOUSE, ELIZABETH PADRON
Current Beneficiary/Mortgagee:
CALIBER HOME LOANS, INC

Property County:
LEE

Mortgage Servicer's Address:
13801 Wireless Way,
Oklahoma City, OK 73134

Legal Description: LOT FIVE (5), BLOCK FOUR (4), SUNRISE ADDITION TO THE CITY OF GIDDINGS, LEE COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT SLIDE 6-A, LEE COUNTY, TEXAS. BEING THE SAME PROPERTY DESCRIBED IN DEED DATED APRIL 22, 2019, EXECUTED BY JPMORGAN CHASE BANK, NATIONAL ASSOCIATION TO MILNER KIRKHART INVESTMENTS LLC, RECORDED IN VOLUME 1250, PAGE 694, REAL PROPERTY RECORDS OF LEE COUNTY, TEXAS.

Date of Sale: 11/1/2022

Earliest Time Sale Will Begin: 1:00:00 PM

Place of Sale of Property: THE WEST SIDE OF 843 E. INDUSTRY (THE COUNTY CLERK'S BUILDING), OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

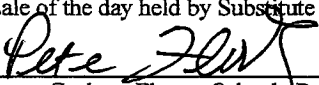
The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

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.


Pete Florez, Zachary Florez, Orlando Rosas, Bobby Brown,
Kristopher Holub, Aarti Patel, Amy Ortiz, Dylan Ruiz, Kathleen
Adkins, Reid Ruple, Auction.com, Orlando Rosas or Bobby
Brown
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

FILED AND RECORDED

AUG 25 2022



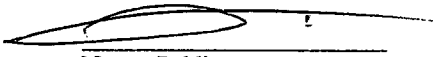

SHARON BLASIG
COUNTY CLERK, LEE COUNTY TEXAS

MH File Number: TX-22-92409-POS
Loan Type: FHA

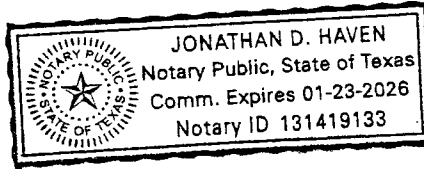
STATE OF TEXAS §
COUNTY OF BRAZOS §

Before me, the undersigned Notary Public, on this day personally appeared Pete Florez as Substitute Trustee, known to me or proved to me through a valid State driver's license or other official identification described as known, 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 25 day of August, 2022.



Notary Public
Signature



FILED AND RECORDED

AUG 25 2022



Sharon Blasig
SHARON BLASIG
COUNTY CLERK, LEE COUNTY, TEXAS