

25-020Fc

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 2/28/2022	Grantor(s)/Mortgagor(s): ELVA NELLY SALAZAR ALEJANDRO A SINGLE PERSON
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Gateway Mortgage, a Division of Gateway First Bank
Recorded in: Volume: N/A Page: N/A Instrument No: 2022001227	Property County: SHELBY
Mortgage Servicer: Gateway Mortgage Group, LLC, a division of Gateway First Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 244 South Gateway Place, Jenks, OK 74037
Date of Sale: 7/1/2025	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: Shelby County Courthouse, 200 San Augustine, Center, TX 75935 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Sheryl LaMont, Kevin Key, Jay Jacobs, Christine Wheelless, Phillip Hawkins, Sharon St. Pierre, Kathleen Adkins, Evan Press, Michael Kolak, Auction.com LLC, Kevin Key or Jay Jacobs, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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.

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.

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.

Dated: 6/4/2025



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Gateway Mortgage Group, LLC, a division of Gateway
First Bank

Dated: June 5, 2025

Sheryl LaMont

Printed Name:



Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075

MH File Number: TX-25-107161-POS
Loan Type: Conventional Residential

EXHIBIT "A"

Property Description

BEING 0.56 acre of land, more or less, a part of the NANCY SMITH SURVEY, A-644, being Lot 7, Block 1 of the Leak Addition, as shown by map and plat recorded in Vol. 134, Page 294, Deed Records, Shelby County, Texas, and being the land described in the Warranty Deed from Hyco Real Estate Investments, LLC to Edgar Raul Ruan and wife, Maria Del Rosario Ruan, dated September 19, 2008, recorded under Instrument No. 2008009933, Official Public Records, Shelby County, Texas, and being described by metes and bounds as follows, to-wit:

BEGINNING at a bent axle found for the Southeast corner of this tract on the North margin of Pearl Street, same being the Southwest corner of a called 0.342 acres tract described in a deed to Azusena Arcibar and Herman Arcibar recorded in Vol. 1045, Page 951, Shelby County Official Public Records, from which a 1/2-inch iron rod found for the Southeast corner of said 0.342 acres tract bears N 66 deg. 48 min. 57 sec. E, a distance of 99.26 feet;

THENCE S 66 deg. 56 min. 10 sec. W, with the North margin of said Pearl Street, a distance of 150.41 feet to a bent iron spike, found for the Southwest corner of this tract and the Southeast corner of a tract of land described in a deed to Isaax Caraveno and Daina Lara, recorded in File No. 2014003214, Shelby County Official Public Records;

THENCE N 23 deg. 03 min. 40 sec. W, a distance of 162.00 feet to 1/2-inch iron rod with plastic cap stamped "MTX Surveying" set at the Northwest corner of this tract, the Northeast corner of said Caraveno and Lara tract, and being on the South boundary line of a called 3 1/5 acres tract described in a deed to William E. Warr recorded in Vol. 277, Page 304;

THENCE N 66 deg. 56 min. 10 sec. E, a distance of 150.41 feet to a 1/2-inch iron rod with plastic cap stamped "MTX Surveying" set for the Northeast corner of this tract, and being a common corner with said Warr tract;

THENCE S 23 deg. 03 min. 40 sec. E, passing the Northwest corner of said 0.342 acres tract, and continuing a total distance of 162.00 feet returning to the **POINT** of **BEGINNING** and containing 0.56 acre of land, more or less.

Surveyed by Clinton P. Lovell, Registered Professional Land Surveyor, No. 6307, on February 22, 2022.