

2-11-25
FILED FOR RECORD
at 12:23 o'clock P M

ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.

FEB 11 2025

BECKY LANDRUM
County Clerk, Hunt County, Tex.
by *Landrum*

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, MARK ELMON SMITH AND CAROL JEAN SMITH, HUSBAND AND WIFE delivered that one certain Deed of Trust dated OCTOBER 26, 2023, which is recorded in INSTRUMENT NO. 2023-21084 of the real property records of HUNT County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$475,000.00 payable to the order of GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and

WHEREAS, VETERANS LAND BOARD OF THE STATE OF TEXAS, the Mortgagee or Mortgage Servicer, has instructed a Substitute Trustee to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

THEREFORE, NOTICE IS HEREBY GIVEN that on MARCH 4, 2025, beginning at 1:00 PM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

BEING A TRACT OR PARCEL OF LAND SITUATED WITHIN THE CITY OF GREENVILLE, HUNT COUNTY, TEXAS, BEING ALL OF LOT 15, BLOCK 5 OF ELLIS ESTATES, PHASE I, AN ADDITION TO THE CITY OF GREENVILLE, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET I ON SLIDES 591-592 OF THE PLAT RECORDS OF HUNT COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of HUNT County, Texas, for such sales (OR AT NORTH STEPS OF THE COURTHOUSE, INCLUDING THE HALLWAY AREA 20 FEET INSIDE THE NORTH DOOR ON THE 2ND FLOOR).

BE ADVISED that, pursuant to the Texas Property Code, a mortgagee may be the mortgage servicer and a mortgagee or a mortgage servicer may administer the foreclosure of property on behalf of the mortgagee if they have entered into an agreement granting the current mortgage servicer authority to service the mortgage. The Mortgage Servicer, if not the Mortgagee, is representing the Mortgagee under a servicing agreement. The name and address of the Mortgagee is VETERANS LAND BOARD OF THE STATE OF TEXAS, 1700 N. CONGRESS, AUSTIN, TEXAS 78701-1496. The name and address of the Mortgage Servicer is GATEWAY MORTGAGE, P.O. BOX 1580, JENKS, OK 74037. The name and address of a Substitute Trustee is Michael J. Schroeder, 3810 North Josey Lane, Suite 208, Carrollton, Texas 75007. A substitute trustee is authorized by the Texas Property Code to set reasonable conditions for a sale. A purchaser at a sale acquires the property "as is" without any expressed or implied warranties at the purchaser's own risk. A purchaser at a sale is not a consumer. If a sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: FEBRUARY 10, 2025.

SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR ROBERT LAMONT OR
HARRIETT FLETCHER OR SHERYL LAMONT OR
SHARON ST. PIERRE, OR RANDY DANIEL

FILE NO.: GMG-3211
PROPERTY: 403 ELLIS PLACE DR
GREENVILLE, TEXAS 75402

MARK ELMON SMITH

NOTICE SENT BY:
MICHAEL J. SCHROEDER
3810 NORTH JOSEY LANE, SUITE 208
CARROLLTON, TEXAS 75007
Tele: (972) 384-3086
Fax: (972) 384-1263



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