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 DF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, KATHRYN E. BENTLEY AND COLE BENTLEY, WIFE AND HUSBAND delivered that one certain Deed of Trust dated MAY 6, 2022, which is recorded in INSTRUMENT NO. 2022-11170 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 \$402,573.00 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, GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, 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 MAY 6, 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:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF BY THIS REFERENCE.

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 FLDOR).

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 GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, 244 SOUTH GATEWAY PLACE, JENKS, OKLAHOMA 74037. The name and address of the Mortgage Servicer is GATEWAY MORTGAGE, P.O. BOX 1560, JENKS, OK 74037. The name and address of a Substitute Trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, 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: APRIL 14, 2025.

SUBSTITUTE TRUSTEE(S)

MICHAEL J. SCHROEDER OR RICHARD PAUL CARR, JR. OR HARRIETT FLETCHER OR SHERYL LAMONT OR SHARON ST. PIERRE OR RANDY DANIEL OR MARGARET

Richard Call JR

ROSANNE KAYL

FILE NO.: GMG-3285 PROPERTY: 626 SIGNAL ROAD OUINLAN, TEXAS 75474

KATHRYN BENTLEY

NOTICE SENT BY: MICHAEL J. SCHROEDER 3610 NORTH JOSEY LANE, SUITE 206 CARROLLTON, TEXAS 75007 Fax: (972) 394-1263

Tele: (972) 394-3086



EXHIBIT "A"

Being a portion of a tract of land situated in the John Handlin Survey, Abstract No. 424, in Hunt County, Texas, being a portion of a tract of land described in deed to JM Bella Vista Construction LLC., recorded in Instrument No. 2021-25490, Deed Records, Hunt County, Texas (D.R.H.C.T.) and being more particularly described as follows:

BEGINNING at a 1/2 inch iron rod found for corner in the West line of a tract of land described in deed to Salvador Ugalde, recorded in Volume 1316, Page 662, at the Southeast corner of a tract of land described in deed to Salvador Ugalde, recorded in Volume 1558, Page 208 (D.R.H.C.T.) and at the Northeast corner of said JM Bella Vista Construction LLC tract;

THENCE South 05 degrees 33 minutes 49 seconds East, a distance of 208.14 feet to a point for corner in the North line of Signal Road, at the Southwest corner of said Ugalde tract (Volume 1316, Page 662), from which a fence post found for reference bears North 03 degrees 17 minutes 48 seconds East, a distance of 3.72 feet;

THENCE South 89 degrees 30 minutes 01 seconds West, with the said North line of Signal Road, a distance of 210.11 feet to a 1/2 inch iron rod found for corner in the East line of a tract of land described in deed to Signal Ranch, LP, recorded in Instrument No. 2015-5858 (D.R.H.C.T.);

THENCE North 05 degrees 33 minutes 49 seconds West, a distance of 208.73 feet to a 1/2 inch iron rod found for corner in the said East line of Signal Ranch, LP tract, at the Southwest corner of said Ugalde tract (Volume 1558, Page 208);

THENCE North 89 degrees 39 minutes 43 seconds East, a distance of 210.16 feet to the PLACE OF BEGINNING and containing 43,623 square feet or 1.00 acre of land.

FILE NO.: GMG-3285 KATHRYN BENTLEY