FILED at 10:00 Q MO'clock 4-15-24

BRENT ZITTERKOPF, County Clerk, Howard County, Texas

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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.

Matter No.: 118034-TX

Date: April 10, 2024

County where Real Property is Located: Howard

ORIGINAL MORTGAGOR: KAVEN STEPHENS AND DEBRA STEPHENS, HUSBAND AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR REPUBLIC STATE MORTGAGE CO., ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 1/8/2021, RECORDING INFORMATION: Recorded on 1/12/2021, as Instrument No. 2021-00000265 in Book OPR 1965 Page 524

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): BEING A 1.0 ACRE TRACT OUT OF A 4.0 ACRE TRACT OUT OF THE N/2 OF SECTION 33, BLOCK 32, T-1-N, T. & P. RR. CO. SURVEY, HOWARD COUNTY, TEXAS, DESCRIBED MORE COMPLETELY IN ATTACHED EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 5/7/2024, the foreclosure sale will be conducted in Howard County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

LOANCARE, LLC is acting as the Mortgage Servicer for LAKEVIEW LOAN SERVICING, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. LOANCARE, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

LAKEVIEW LOAN SERVICING, LLC c/o LOANCARE, LLC 3637 SENTARA WAY VIRGINIA BEACH, VA 23452-4262

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

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AP NOS/SOT 08212019

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE SHELLEY NAIL, DONNA TROUT, ZANE NAIL, PAUL A. HOEFKER or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-0935, Phone: (866) 931-0036.

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard 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.

By:

Paul A. Hoefker, Attorney Aldridge Pite, LLP 8880 Rio San Diego Drive, Suite 725 San Diego, California 92108

Return to:

ALDRIDGE PITE, LLP 8880 RIO SAN DIEGO DRIVE, SUITE 725 P.O. BOX 17935 SAN DIEGO, CA 92108-0935 FAX #: 619-590-1385 Phone: (866) 931-0036

Exhibit "A" TS# 118034-TX

BEING a 1.0 acre tract out of a 4.0 acre tract out of the N/2 of Section 33, Block 32, T-1-N, T. & P. RR. Co. Survey, Howard County, Texas, described by metes and bounds as follows:

BEGINNING at a ½" I.R. with cap set in the South right-of-way line of South Anderson Road (60' right-of-way) out of the N/2 of Section 33, Block 32, T-1-N, T. & P. RR. Co. Survey, Howard County, Texas for the NW corner of a 10.0 acre tract, the NE corner of said 4.0 acre tract and the NE corner of this tract; from whence the NE corner of said Section 33 bears N. 74° 40' E. 1382.8' and N. 15° 50' W. 2374.2'

THENCE S. 15° 51' 45" E. along the West line of said 10.0 acre tract, 322.96' to a ½" I.R. with cap set for the SW corner of said 10.0 acre tract, for the SE corner of said 4.0 acre tract and the SE corner of this tract

THENCE S. 74° 42' 33" W. along the South line of said 4.0 acre tract, 134.88' to a ½" I.R. with cap set for the SW corner of this tract

THENCE N. 15° 51' 45" W. 323.0' to a ½" I.R. with cap set in the South right-of-way line of said South Anderson Road for the NW corner of this tract

THENCE N. 74° 43' 33" E. along the South right-of-way line of said South Anderson Road, 134.88' to the PLACE OF BEGINNING