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.

## **NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, REBECCA KRESTA, AN UNMARRIED WOMAN AND BARBARA A. ODOM, AN UNMARRIED WOMAN delivered that one certain Deed of Trust dated AUGUST 19, 2015, which is recorded in INSTRUMENT NO. 151600 of the real property records of RUNNELS 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 \$53,021.00 payable to the order of GATEWAY MORTGAGE GROUP, LLC, 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 GROUP, A DIVISION OF GATEWAY FIRST BANK, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

NOTICE IS HEREBY GIVEN that on Tuesday, JANUARY 4, 2022, beginning at 10:00 AM, or not later than three (3) hours after that time, a Substitute Trustee(s) 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 RUNNELS County, Texas, for such sales (OR AT ON THE FRONT LANDING AND STEPS OF THE RUNNELS COUNTY COURTHOUSE).

NOTICE IS FURTHER GIVEN that the address of GATEWAY MORTGAGE GROUP, the Mortgagee or Mortgage Servicer, is P.O. BOX 1560, JENKS, OK 74037. Pursuant to the Texas Property Code, the Mortgagee or Mortgage Servicer is authorized to administer a foreclosure sale. 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 the foreclosure sale.

Dated: NOVEMBER 15, 2021.

SUBSTITUTE TRUSTEE(S)

MICHAEL J. SCHROEDER OR TERRY BROWDER OR LAURA BROWDER OR MARSHA MONROE OR

JAMIE OSBORNE

FILE NO.: GMG-2479
PROPERTY: 602 BROAD AVENUE
BALLINGER, TEXAS 78821

REBECCA KRESTA

NOTICE SENT BY:
MICHAEL J. SCHROEDER
3610 NORTH JOSEY LANE, SUITE 206
CARROLLTON, TEXAS 75007
Tele: (972) 384-3086
Fax: (972) 384-1283

POSTED Movember 15, 2021
At 10:18 o'clock A M
Elesa Ocker
County Clerk, Runnels County, Texas
By May May Deputy

## EXHIBIT "A"

Being all of Lot No. Three (3), Block No. Thirty-One (31), of the CLAMPITT REVISION of Block No. Thirty-One (31) of REED'S SUBDIVISION in the WEST END ADDITION to the City of Ballinger, Runnels County, Texas, as same appears on the plats of said addition, subdivision and revision, recorded in Vol. 59, Page 343 and Vol. 531, Page 205, Deed Records of Runnels County, Texas and Page 69, Plat Book, Runnels County, Texas, and being one of the same tracts as described in Deed from Edgar Miller Phillips, AKA Ed M. Phillips, to Gloria Ann Phillips, dated December 2, 2005, and recorded in Vol. 263, Page 61, of the Official Public Records of Runnels County, Texas, and said property being described as: BEING all of Lot Number 3 (3), Block Number Thirty One (31), in the Clampitt Addition to the City of Ballinger, Runnels County, Texas, according to the map and plat of said addition of record in the County Clerk's office of Runnels County, Texas, to which reference is hereby made for all purposes;

FILE NO.: GMG-2479 REBECCA KRESTA