

Dec. 6, 2022

002165

Notice of Substitute Trustee Sale

T.S. #: 22-5754

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.

Date, Time, and Place of Sale - The sale is scheduled to be held at the following date, time and place:

Date: 12/6/2022
Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter. The sale will be completed by no later than 1:00 PM
Place: Runnels County Courthouse in Ballinger, Texas, at the following location: THE FRONT LANDING AND STEPS OF THE COURTHOUSE, FACING HIGHWAY 67, ALSO KNOWN AS HUTCHINGS AVENUE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

Property To Be Sold - The property to be sold is described as follows:

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;

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust is dated 8/19/2015 and is recorded in the office of the County Clerk of Runnels County, Texas, under County Clerk's File No 151600, recorded on 8/21/2015, of the Real Property Records of Runnels County, Texas.

Property Address: 602 BROAD AVE BALLINGER, TX 76821

POSTED October 25, 2022
At 8:36 o'clock A M
Elesa Ocker
County Clerk, Runnels County, Texas
By Nancy Moore Deputy

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| Trustor(s): | REBECCA KRESTA and BARBARA A ODOM | Original Beneficiary: | GATEWAY MORTGAGE GROUP, LLC |
| Current Beneficiary: | U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT | Loan Servicer: | Rushmore Loan Management Services, LLC |
| Current Substituted Trustees: | Auction.com, Terry Browder, Laura Browder, Jamie Osborne, Marsha Monroe, Rick Snoke, Prestige Default Services, LLC | | |

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.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by REBECCA KRESTA and BARBARA A ODOM. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$53,021.00, executed by REBECCA KRESTA and BARBARA A ODOM, and payable to the order of GATEWAY MORTGAGE GROUP, LLC; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of REBECCA KRESTA and BARBARA A ODOM to REBECCA KRESTA and BARBARA A ODOM. U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

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Questions concerning the sale may be directed to the undersigned or to the beneficiary:

**U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021
BKM-TT
c/o Rushmore Loan Management Services, LLC
15480 Laguna Canyon Road Suite 100
Irvine, CA 92618
(949) 341-0777**

Dated: 10/25/2022 Auction.com, Terry Browder, Laura Browder, Jamie Osborne, Marsha Monroe,
Rick Snoke, ~~Prestige Default Services, LLC.~~

~~Prestige Default Services, LLC
9720 Coit Road, Suite 220-228
Plano, Texas 75025
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732~~

**AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services, LLC
9720 Coit Road, Suite 220-228
Plano, Texas 75025
Attn: Trustee Department**