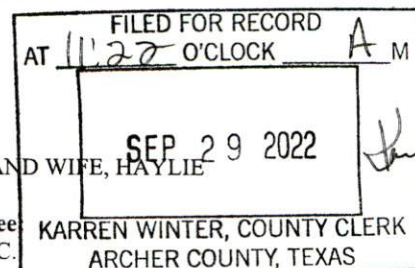


NOTICE OF SUBSTITUTE TRUSTEE SALE



Deed of Trust Date:
11/25/2019

Grantor(s)/Mortgagor(s):
ZACHARY RAY GARRETT AND WIFE, HAYLIE
ELIZABETH GARRETT
Current Beneficiary/Mortgagee:
KARREN WINTER, COUNTY CLERK
ARCHER COUNTY, TEXAS

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS") SOLELY AS A NOMINEE FOR TEXAS
BANK FINANCIAL DBA TEXAS BANK MORTGAGE CO.,
ITS SUCCESSORS AND ASSIGNS

Recorded in:
Volume: N/A
Page: N/A
Instrument No: 148856

Property County:
ARCHER

Mortgage Servicer:
Caliber Home Loans, Inc. is representing the Current
Beneficiary/Mortgagee under a servicing agreement with the
Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
13801 Wireless Way,
Oklahoma City, OK 73134

Legal Description: THE SOUTH FIFTY FEET (S 50') OF LOT NUMBER TWO (2) AND ALL OF LOTS NUMBER THREE (3), FOUR (4), FIVE (5), SIX (6), SEVEN (7), EIGHT (8), NINE (9), AND TEN (10), BLOCK NUMBER ONE HUNDRED TWENTY-FIVE (125), SANDERS ADDITION, AN ADDITION TO THE CITY OF ARCHER CITY, ARCHER COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME S, PAGE 415, ARCHER COUNTY DEED RECORDS, AND LOT NUMBER TWO (2), BLOCK NUMBER FIFTY-FIVE (55), ORIGINAL TOWNSITE OF ARCHER CITY, ARCHER COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME A, PAGES 102-103, ARCHER COUNTY PLAT RECORDS.

Date of Sale: 12/6/2022

Earliest Time Sale Will Begin: 10:00:00 AM

Place of Sale of Property: Archer County Annex, 114 E. Walnut, Archer City, TX 76351 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

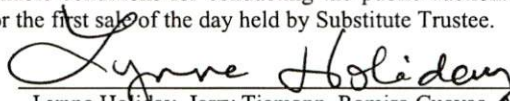
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

Notice Pursuant to Tex. Prop. Code § 51.002(i):

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


Lynne Holiday, Jerry Tiemann, Ramiro Cuevas, Aurora Campos,
Jonathan Harrison, Shawn Schiller, Patrick Zwiens, Darla
Boettcher, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com,
Lynne Holiday or Jerry Tiemann
or Thuy Frazier
or Cindy Mendoza
or Catherine Allen-Rea
or Cole Patton, Substitute Trustee
McCARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

MH File Number: TX-22-92962-POS
Loan Type: FHA