

24-232742

TERESA RODRIGUEZ
 COUNTY CLERK, CALDWELL COUNTY, TEXAS
 By Sandra Guerra Deputy
 Sandra Guerra

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: **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. Tex. Prop. Code § 51.002(i)**

Deed of Trust Date: October 27, 2008	Original Mortgagor/Grantor: DONNIE GENE STERN, JR., AND LISA MARIE STERN
Original Beneficiary / Mortgagee: ("MERS") MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR TAYLOR, BEAN & WHITAKER MORTGAGE CORP., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2020-2
Recorded in: Volume: 552 Page: 412 Instrument No: 086648	Property County: CALDWELL
Mortgage Servicer: SELECT PORTFOLIO SERVICING	Mortgage Servicer's Address: 3217 S. DECKER LAKE DR. SALT LAKE CITY, UTAH 84119-3284

* 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.

Secures: Note in the original principal amount of \$266,300.00, executed by DONNIE GENE STERN JR and LISA MARIE STERN and payable to the order of Lender.

Property Address/Mailing Address: 825 PEGASUS ROAD, LOCKHART, TX 78644

Legal Description of Property to be Sold: ALL OF A CERTAIN TRACT OR PARCEL OF LAND SITUATED IN CALDWELL COUNTY, TEXAS AND BEING A PART OF THE BYRD LOCKHART SURVEY A-17 AND BEING ALSO A PART OF A TRACT OF LAND DESIGNATED AS SECOND TRACT CALLED 24 1/2 ACRES AND CONVEYED TO JOE S. TORRES JR. AND DESCRIBED IN VOLUME 218 PAGE 160 OF THE DEED RECORDS OF CALDWELL COUNTY, TEXAS AND BEING ALSO ALL OF A TRACT OF LAND CALLED 15.475 ACRES AND CONVEYED TO DONNIE GENE STERN JR. ET UX BY DEED RECORDED IN VOLUME 456 PAGE 869 OF THE OFFICIAL RECORDS OF CALDWELL COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A CAPPED IRON PIN FOUND IN THE EAST LINE OF THE ABOVE MENTIONED 24 1/2 ACRE TRACT AND IN THE WEST LINE OF A TRACT OF LAND DESIGNATED AS FIRST TRACT CALLED 116 ACRES AND CONVEYED TO JOE S. TORRES JR. AND DESCRIBED IN VOLUME 116 PAGE 531 OF THE SAID DEED RECORDS AND IN THE WEST LINE OF A 50' WIDE ACCESS EASEMENT DESCRIBED IN THE SAID VOLUME 456 PAGE 869 OF THE SAID OFFICIAL RECORDS AND IN THE NE CORNER OF THE ABOVE MENTIONED 15.475 ACRE TRACT FOR THE NE CORNER THIS TRACT. THENCE S 10 DEGREES 00 MINUTES 00 SECONDS E WITH THE EAST TINE OF THE SAID 24 1/2 ACRE TRACT AND THE EAST LINE OF THE SAID 15.475 ACRE TRACT AND THE WEST LINE OF THE ABOVE MENTIONED 116 ACRE TRACT AT 50.00 FEET PASS THE SW TERMINUS OF THE SAID 50' WIDE ACCESS EASEMENT AND CONTINUE FOR A TOTAL DISTANCE OF 470.67 FEET TO A CAPPED IRON PIN FOUND FOR A REENRANT CORNER THIS TRACT. THENCE S 80 DEGREES 00 MINUTES 00 SECONDS W ENTERING THE SAID 24 1/2 ACRE TRACT AND WITH A SOUTH LINE OF THE SAID 15.475 ACRE TRACT 50.00 FEET TO A CAPPED IRON PIN FOUND FOR AN ELL



CORNER THIS TRACT. THENCE S 10 DEGREES 00 MINUTES 00 SECONDS E WITH AN EAST LINE OF THE SAID 15.475 ACRE TRACT 341.14 FEET TO A CAPPED IRON PIN FOUND IN AN INTERIOR CORNER OF THE SAID 15.475 ACRE TRACT FOR AN ELL COMER THIS TRACT. THENCE N 80 DEGREES 00 MINUTES 00 SECONDS E WITH A NORTH LINE OF THE SAID 15.475 ACRE TRACT 50.00 FEET TO A CAPPED IRON PIN FOUND IN THE EAST LINE OF THE SAID 24 1/2 ACRE TRACT AND THE WEST LINE OF THE SAID 116 ACRE TRACT AND AN EXTERIOR CORNER OF THE SAID 15.475 ACRE TRACT FOR AN EXTERIOR CORNER THIS TRACT. THENCE WITH THE APPROXIMATE CENTERLINE OF PIUM CREEK AND THE SOUTH LINE OF THE SAID 15.475 ACRE TRACT FOR THE FOLLOWING TWO (2) COURSES: (1) N 58 DEGREES 39 MINUTES 56 SECONDS W 66.33 FEET, (2) N 76 DEGREES 11 MINUTES 26 SECONDS W 57.33 FEET TO A POINT WHERE THE NORTH LINE OF THE ABOVE MENTIONED 27 1/2 ACRE TRACT INTERSECTS PLUM CREEK FOR AN ANGLE POINT THIS TRACT. THENCE S 81 DEGREES 39 MINUTES 52 SECONDS W WITH THE SOUTH LINE OF THE SAID 24 1/2 ACRE TRACT AND THE SOUTH LINE OF THE SAID 15.475 ACRE TRACT AND THE NORTH LINE OF THE SAID 27 1/2 ACRE TRACT AND THE NORTH LINE OF TRACT OF LAND DESIGNATED AS SECOND TRACT CALLED 4.7 ACRES AND DESCRIBED IN VOLUME 198 PAGE 317 OF THE SAID DEED RECORDS AT 192.50 FEET PASS A CAPPED IRON PIN FOUND FOR REFERENCE AND CONTINUE FOR A TOTAL DISTANCE OF 326.28 FEET TO A CAPPED IRON PIN FOUND IN THE SW COMER OF THE SAID 24 1/2 ACRE TRACT AND THE SW CORNER OF THE SAID 15.475 ACRE TRACT THE SOUTH LINE OF A TRACT OF LAND CALLED 229 ACRES AND CONVEYED TO PASCUAL TORRES BY DEED RECORDED IN VOLUME 218 PAGE 82 OF THE SAID DEED RECORDS FOR THE SW CORNER THIS TRACT. THENCE N 10 DEGREES 00 MINUTES 00 SECONDS W ENTERING THE SAID 229 ACRE TRACT AND WITH THE WEST LINE OF THE SAID 15.475 ACRE TRACT AND THE WEST LINE OF THE SAID 24 1/2 ACRE TRACT 1600.80 FEET TO A CAPPED IRON PIN FOUND IN THE NW CORNER OF THE SAID 15.475 ACRE TRACT FOR THE NW CORNER THIS TRACT. THENCE N 80 DEGREES 00 MINUTES 00 SECONDS E OVER AND ACROSS THE SAID 24 1/2 ACRE TRACT AND WITH THE NORTH LINE OF THE SAID 15.475 ACRE TRACT 428.39 FEET TO THE PLACE OF BEGINNING CONTAINING 15.475 ACRES OF LAND MORE OF LESS.

Date of Sale: October 01, 2024.	Earliest time Sale will begin: 1:00 PM
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Place of sale of Property: OUTSIDE THE MAIN ENTRANCE OF THE NEW CALDWELL COUNTY JUSTICE CENTER, LOCATED AT 1703 S. COLORADO ST., LOCKHART, TEXAS 78644 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2020-2*, the owner and holder of the Note, has requested Sharlet Watts, Angela Zavala, Michelle Jones, Richard Zavala, Jr or Deanna Ray whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR*

THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2020-2 bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Sharlet Watts, Angela Zavala, Michelle Jones, Richard Zavala, Jr or Deanna Ray whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Sharlet Watts, Angela Zavala, Michelle Jones, Richard Zavala, Jr or Deanna Ray whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

Limitation of Damages: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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.

/s/William Attmore
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