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#### C&M No. 44-22-0164/ FILE NOS

# NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

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. Sender is: Codilis & Moody, P.C., 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060

#### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated September 29, 2016 and recorded under Vol. 9814, Page 552, or Clerk's File No. 2016-40098, in the real property records of BELL County Texas, with Melissa Sue Schowalter and Eric Scott Schowalter, Wife and Husband as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Pulte Mortgage LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Melissa Sue Schowalter and Eric Scott Schowalter, Wife and Husband securing payment of the indebtedness in the original principal amount of \$210,434.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Melissa Sue Schowalter and Eric Scott Schowalter. Arvest Central Mortgage Company is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. Arvest Central Mortgage Company is acting as the Mortgage Servicer for the Mortgagee. Arvest Central Mortgage Company, is representing the Mortgagee, whose address is: 801 John Barrow Road, Suite 1, Little Rock, AR 72205.

#### Legal Description:

LOT 25, BLOCK 5, OF LAKE POINTE PHASE II-A1, AN ADDITION TO THE CITY OF TEMPLE, BELL COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN CABINET D, SLIDES 400B, 400C AND 400D OF THE PLAT RECORDS, BELL COUNTY, TEXAS; TOGETHER WITH DEDICATION RECORDED IN INSTRUMENT NO. 2013-00031667, AND RATIFICATION OF PLAT DEDICATION RECORDED IN INSTRUMENT NO. 2014-00021916, OF THE OFFICIAL PUBLIC RECORDS, BELL COUNTY, TEXAS.

#### SALE INFORMATION

Date of Sale: 04/05/2022

Earliest Time Sale Will Begin: 10:00 AM

Location of Sale: The place of the sale shall be: BELL County Courthouse, Texas at the following location: Bell County Clerks Alcove to the east of the main entrance of the Bell County Justice Complex, 1201 Huey Drive, Belton, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

### **TERMS OF SALE**

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust, Pursuant to the Deed of Trust, the

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mortgagee 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.

The sale will begin at the earliest time stated above, or within three (3) hours after that time. 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 the Mortgagor, the Mortgagoe or the Mortgagoe'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.

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 Michelle Jones, Angela Zavala, Stephen Mayers, Colette Mayers, David Ackel, Travis Kaddatz, Logan Thomas, Sara Edgington, Aarti Patel, Scott Swenson, Evan Press, Brett Adams, Clay Golden, Dylan Ruiz, John Latham, John W. Latham, Maryna Danielian, Michael Latham, Shawn Schiller, Tobey Latham, Violet Nunez, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is: Codilis & Moody, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Executed on 02/22/2022.

/s/ Lisa Collins SBOT No. 24115338, Attorney at Law Codilis & Moody, P.C. 400 N. Sam Houston Pkwy E, Suite 900A Houston, TX 77060 (281) 925-5200

Posted and filed by

Printed Name

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SHELLEY COSTON
BELL COUNTY CLERK