



MIDWEST LOAN SERVICES (MLS)
SHULER, GLORIA
10109 ELMWOOD AVENUE, LUBBOCK, TX 79424

CONVENTIONAL
Firm File Number: 24-041822

NOTICE OF TRUSTEE'S SALE

WHEREAS, on December 1, 2021, GLORIA A. SHULER, A SINGLE WOMAN, as Grantor(s), executed a Deed of Trust conveying to RUTH W. GARNER, as Trustee, the Real Estate hereinafter described, to TEXAS TECH FEDERAL CREDIT UNION in payment of a debt therein described. The Deed of Trust was filed in the real property records of LUBBOCK COUNTY, TX and is recorded under Clerk's File/Instrument Number 2021062258, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, January 7, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in LUBBOCK COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Lubbock, State of Texas:

LOT TWO HUNDRED EIGHTY-TWO (282), MEADOWS SOUTH ADDITION TO THE CITY OF LUBBOCK, LUBBOCK COUNTY, TEXAS, ACCORDING TO THE MAP, PLAT AND/OR DEDICATION DEED THEREOF RECORDED IN VOLUME 8885, PAGE 87, OF THE OFFICIAL PUBLIC RECORDS OF LUBBOCK COUNTY, TEXAS

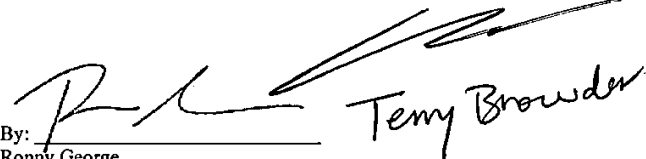
Property Address: 10109 ELMWOOD AVENUE
LUBBOCK, TX 79424
Mortgage Servicer: MIDWEST LOAN SERVICES
Mortgagee: CARTER FEDERAL CREDIT UNION
400 QUINCY ST.
6TH FLOOR
HANCOCK, MI 49930

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.

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

SUBSTITUTE TRUSTEE
Terry Browder, Laura Browder or Jamie Osborne
14800 Landmark Blvd, Suite 850
Dallas, TX 75254

WITNESS MY HAND this day November 7, 2024.

By: 
Ronny George
Texas Bar # 24123104
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13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565

Facsimile No: (847) 879-4823

Attorneys for CARTER FEDERAL CREDIT UNION

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 military service to the sender of this notice immediately.

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
11/14/2024 10:07 AM
FEE: \$2.00
2024045142
