



2317 79th Street, Lubbock, TX 79423

22-000755

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE**

**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.**

**1. Date, Time, and Place of Sale.**

Date: 04/01/2025

Time: Between 10:00 AM – 1:00 PM and beginning not earlier than 10:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Lubbock County, pursuant to §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.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 21, 2010 and recorded in the real property records of Lubbock County, TX and is recorded under Clerk's Instrument No. 2010020499 with Peggy M. Rios and Juan D. Rios, Jr. (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Security State Bank mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Peggy M. Rios and Juan D. Rios, Jr., securing the payment of the indebtedness in the original amount of \$98,616.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Nationstar Mortgage LLC d/b/a Mr. Cooper is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT ONE HUNDRED THIRTY-TWO (132), OAK PARK, AN ADDITION TO THE CITY OF LUBBOCK, LUBBOCK COUNTY, TEXAS, ACCORDING TO THE MAP, PLAT AND/OR DEDICATION DEED THEREOF RECORDED IN VOLUME 1346 PAGE 103, REFILED IN VOLUME 1357 PAGE 419 AND CORRECTED IN VOLUME 1391 PAGE 25 OF THE DEED RECORDS OF LUBBOCK COUNTY, TEXAS.

6. **Mortgage Servicer Information.** 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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Nationstar Mortgage LLC d/b/a Mr. Cooper, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Nationstar Mortgage LLC d/b/a Mr. Cooper  
8950 Cypress Waters Blvd  
Coppell, TX 75019

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq. or Carson Emmons Esq. OR Bobby Fletcher, David Ray, Clay Golden, Israel Curtis, Jonathan Schendel, Angie Uselton, Charles Green, Lisa Bruno, Patrick Zwiers, Kristopher Holub, Dana Kamin, Conrad Wallace, Joshua Sanders, Matthew Hansen, Aleena Litton, Terry Browder, Laura Browder, Jamie Osborne whose address is 1320 Greenway Drive, Suite 300, Irving, TX 75038 OR AUCTION.COM , Substitute Trustee to act under and by virtue of said Deed of Trust.

**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.**

1/8/2025

Executed on

/s/Carson Emmons

James E. Albertelli, P.A.  
Kirk Schwartz, Esq.  
Carson Emmons, Esq.  
6565 N. MacArthur, Suite 470  
Irving, TX 75039

1/10/25  
Executed on

**SUBSTITUTE TRUSTEE**

Agency Sales & Posting  
Terry Browder, Laura Browder, Jamie Osborne OR  
AUCTION.COM  
1320 Greenway Drive, Suite 300  
Irving, TX 75038

**CERTIFICATE OF POSTING**

My name is Terry Browder, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 1/13/25 I filed at the office of the Lubbock County Clerk and caused to be posted at the Lubbock County courthouse this notice of sale.

Declarants Name: Terry Browder

Date: 1/13/25

**FILED AND RECORDED**

OFFICIAL PUBLIC RECORDS



*Kelly Pinion*  
Kelly Pinion, County Clerk  
Lubbock County, TEXAS  
01/13/2025 10:16 AM  
FEE: \$2.00  
2025001030