NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:	Grantor(s)/Mortgagor(s):
7/24/2003	TRACY MORRIS AND MICHAEL MORRIS, WIFE AND HUSBAND
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:
BANK OF AMERICA, N.A.	BANK OF AMERICA, N.A.
Recorded in:	Property County:
Volume: 8539	LUBBOCK
Page: 21	
Instrument No: 36044	
Mortgage Servicer:	Mortgage Servicer's Address:
Bank of America, N.A. is representing the Current Beneficiary/Mortgagee	7105 Corporate Drive,
under a servicing agreement with the Current Beneficiary/Mortgagee.	Plano, TX 75024
Date of Sale: 5/6/2025	Earliest Time Sale Will Begin: 10am

Place of Sale of Property: The gazebo located on the front lawn of the Lubbock County Courthouse with the first alternate location being the 2nd floor auditorium at 916 Main and the second alternate location being the Commissioners Courtroom located on the 5th floor of the courthouse OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Bobby Fletcher, David Ray, Clay Golden, Israel Curtis, Jonathan Schendel, Angie Uselton, Charles Green, Lisa Bruno, Patrick Zwiers, Kristopher Holub, Dana Kamin, Contad Wallace, Joshua Sanders, Matthew Hansen, Aleena Litton, Auction.com, Terry Browder, Laura Browder, Jamie Osborne, Cole Patton, Myra Honayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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.

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 MORTGAGE OR MORTGAGE SERVICER.

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.

Dated: 3/10/2025

Thuy Frazier, Attorney McCarthy & Holthus, LLP 1255 West 15th Street, Suite 1060 Plano, TX 75075

Attorneys for Bank of America, N.A.

Dated:

Printed Name

Substitute Trustee c/o Auction.com

1255 West 15th Street, Suite 1060

· Plano, TX 75075

MH File Number: TX-24-105803-POS Loan Type: Conventional Residential

EXHIBIT A

Tract Twenty-Eight-C (28-C), West Erskine Acres, an unrecorded Subdivision out of Section Sixteen (16), Block JS, Lubbock County, Texas, said tract of land being more particularly described by metes and bounds as follows:

BEGINNING at a point for the Southwest corner of this tract, from whence the Southeast corner of the Southeast Quarter (SE/4) of Section 16, Block JS, Lubbock County, Texas, bears South, a distance of 750.00 feet and East, a distance of 2035.00 feet;

THENCE North, parallel to the West line of said Southeast Quarter

(SE/4), a distance of 175.00 feet; THENCE East, parallel to the South line of said Southeast Quarter (SE/4), a distance of 500.00 feet;

THENCE South, parallel to the West line of said Southeast Quarter

(SE/4), a distance of 175.00 feet;

THENCE West, parallel to the South line of said Southeast Quarter (SE/4), a distance of 500.00 feet to the Place of Beginning

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS

Kelly Pinion, County Clerk Lubbook County, TEXAS 03/11/2025 10:12 AM FEE: \$2.00 2025008788