ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DILTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

## NOTICE OF SURSTITUTE TRUSTEE'S SALE

WHEREAS, HUNTER HOAI PHAM, A SINGLE MAN delivered that one certain Deed of Trust dated SEPTEMBER 17, 2019, which is recorded in INSTRUMENT NO. 2019087874 of the real property records of WILLIAMSON County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$288,461.00 payable to the order of CORNERSTONE HOME LENDING, INC., to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

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

WHEREAS, GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trusteels) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

NOTICE IS HEREBY GIVEN that on FEBRUARY 6, 2024, beginning at 10:00 AM, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT 16, BLOCK Q, OUT OF SIENA SECTION 17, A SUBDIVISION IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN DOCUMENT NUMBER 2017031856, OFFICIAL PUBLIC RECORDS OF WILLIAMSON COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of WILLIAMSON County, Texas, for such sales (OR AT THE NORTHEAST BASEMENT DOOR IN THE NEW ADDITION TO THE WILLIAMSON COUNTY HISTICE CENTER)

NOTICE IS FURTHER GIVEN that the address of GATEWAY MORTGAGE, the Mortgagee or Mortgage Servicer, is P.O. BOX 1560, JENKS, OK 74037. Pursuant to the Texas Property Code, the Mortgagee or Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale. If the sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: JANUARY 16, 2024.

SUBSTITUTE TRUSTEE(S) MICHAEL J. SCHROEDER OR ANGELA ZAVALA DR MICHELLE JONES

JAN 1 2 2024

Name E. Rufe

County Clerk, Williamson Co., TX

FILE NO.: 6MG-3036 6050 MALTA CIRCLE ROUND ROCK, TEXAS 78665

NOTICE SENT BY: MICHAEL J. SCHROEDER 3810 NORTH JOSEY LANE, SUITÉ 206 CARROLLTON, TEXAS 75007 Tele: (972) 394-3088

4807010