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**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**WILLIAMSON County**  
**Deed of Trust Dated:** March 31, 2022  
**Amount:** \$562,500.00  
**Grantor(s):** KAYLA SMITH and KENNETH SMITH  
**Original Mortgagee:** UNITED WHOLESALE MORTGAGE, LLC  
**Current Mortgagee:** LAKEVIEW LOAN SERVICING, LLC

*Nancy E. Roster*  
County Clerk, Williamson Co., TX

**Mortgagee Servicer and Address:** c/o FLAGSTAR BANK, NATIONAL ASSOCIATION, 5151 Corporate Drive, Troy, MI 48098  
Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property

**Recording Information:** Document No. 2022040453

**Legal Description:** LOT 93, BLOCK B, OF FINAL PLAT OF RANCHO SIENNA SECTION 13A & 13B, A SUBDIVISION IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN DOCUMENT NO. 2019011306, OF THE PLAT RECORDS, WILLIAMSON COUNTY, TEXAS.

**Date of Sale:** January 7, 2025 between the hours of 10:00 AM and 1:00 PM.  
**Earliest Time Sale Will Begin:** 10:00 AM

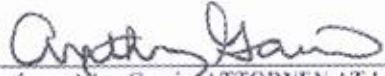
**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the WILLIAMSON County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

DAVID ACKEL OR TRAVIS KADDATZ, ANGELA ZAVALA, MICHELLE JONES, RICHARD ZAVALA, JR, SHARLET WATTS, DYLAN RUIZ, VIOLET NUNEZ, RAMIRO CUEVAS, JAMI GRADY, ALEENA LITTON, DANIEL MCQUADE, JACQUALINE HUGHES, DANIEL LINKER, DANIEL MURPHY, THOMAS GILBRAITH, C JASON SPENCE, MIKE HANLEY, STEPHEN MAYERS, ISRAEL CURTIS OR COLETTE MAYERS have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. 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 Mortgagee or the Mortgagee's attorney.

**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

**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.**

  
Anthony Alon Garcia, ATTORNEY AT LAW  
HUGHES, WATERS & ASKANASE, L.L.P.  
1201 Louisiana, SUITE 2800  
Houston, Texas 77002  
Reference: 2024-002034

  
Printed Name: Angela Zavala  
c/o Auction.com, LLC  
1 Mauchly  
Irvine, California 92618