

JAN

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FILED FOR RECORD

NOV 21 2023

Nancy E. Roper  
County Clerk, Williamson Co., TX

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Angela Zavala, Michelle Jones, Richard Zavala, Jr.,  
Sharlet Watts  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

TS No TX08000109-23-1

APN R516515

TO No 230522099

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, on January 29, 2021, SHELIA M. KEEFER, A SINGLE WOMAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of KYLE GUNDERLOCK as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, as Beneficiary, as nominee for CITADEL SERVICING CORPORATION, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$153,000.00, payable to the order of Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Trustee of the MFA 2021-NQM2 Trust as current Beneficiary, which Deed of Trust recorded on February 2, 2021 as Document No. 2021016078 in Williamson County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN R516515

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed Angela Zavala, Michelle Jones, Richard Zavala, Jr., Sharlet Watts or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

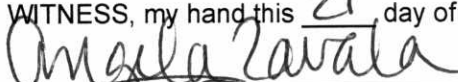
WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Trustee of the MFA 2021-NQM2 Trust, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, January 2, 2024 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Williamson County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **Williamson County Justice Center, 405 Martin Luther King, Georgetown, TX 78626, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Trustee of the MFA 2021-NQM2 Trust's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Trustee of the MFA 2021-NQM2 Trust's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 21 day of November, 2023  


By: Angela Zavala, Michelle Jones, Richard Zavala, Jr., Sharlet Watts  
Substitute Trustee(s)

**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.**

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.insourcelogic.com](http://www.insourcelogic.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

## **EXHIBIT "A"**

UNIT 142, BUILDING 28, CPYRESS CREEK TOWNHOMES, A CONDOMINIUM PROJECT LOCATED IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE DECLARATION OF CONDOMINIUM RECORDED IN DOCUMENT NO. 2007083994 OF THE OFFICIAL PUBLIC RECORDS OF WILLIAMSON COUNTY, TEXAS, AS AMENDED BY DOCUMENT NOS. 2007103469, 2008006508, 2008028583, 2009087915, 2010006825, 2010027752, 2010070355, 2010077990, 2010084478, 2011025732, 2011045990, 2011056080, 2011085424, 2012009290, AND 2012015246 ALL OF THE OFFICIAL PUBLIC RECORDS OF WILLIAMSON COUNTY, TEXAS