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FILED
at 2:00 o'clock p M

JUL 25 2024 @

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

24-220573

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: **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. Tex. Prop. Code § 51.002(i)**

Deed of Trust Date: April 22, 2022	Original Mortgagor/Grantor: STEPHANIE DAWN CARDENAS
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2022050799	Property County: WILLIAMSON
Mortgage Servicer: FLAGSTAR BANK, NA	Mortgage Servicer's Address: 5151 CORPORATE DRIVE TROY, MICHIGAN 48098-2639

* 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 § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

Secures:Note in the original principal amount of \$465,500.00, executed by STEPHANIE DAWN CARDENAS and payable to the order of Lender.

Property Address/Mailing Address: 1210 WOOD CREEK DR, CEDAR PARK, TX 78613

Legal Description of Property to be Sold: LOT 33, BLOCK L, THE CROSSING AT CARRIAGE HILLS, SECTION NINE, A SUBDIVISION IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET O, SLIDES 83-86, OF THE PLAT RECORDS OF WILLIAMSON COUNTY, TEXAS..

Date of Sale: September 3, 2024	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: Williamson County Justice Center, 405 Martin Luther King, Georgetown, TX 78626

OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *FORECLOSE IN THE NAME OF LAKEVIEW LOAN SERVICING, LLC WHETHER THE FORECLOSURE IS JUDICIAL OR NONJUDICIAL. EXCEPTION: FITNO FNMA TO AVOID TRANSFER TAX IN RI, NH, ME WHERE EXEMPTION APPLIES.*, the owner and holder of the Note, has requested David Ackel, Travis Kaddatz, Colette Mayers, Thomas Gilbraith, C Jason Spence, Mike Hanley, Stephen Mayers, Israel Curtis, Dylan Ruiz, Violet Nunez, Ramiro Cuevas, Jami Grady, Aleena Litton, Daniel McQuade, Jacqueline Hughes, Daniel Linker, Daniel Murphy, Auction.com, Angela Zavala,



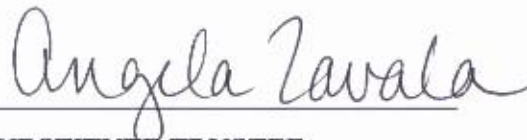
Michelle Jones, Richard Zavala, Jr., Sharlet Watts whose address is 1 Mauchly Irvine, CA 92618 OR Angela Zavala, Michelle Jones, Richard Zavala, Jr or Sharlet Watts whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *FORECLOSE IN THE NAME OF LAKEVIEW LOAN SERVICING, LLC WHETHER THE FORECLOSURE IS JUDICIAL OR NONJUDICIAL. EXCEPTION: FITNO FNMA TO AVOID TRANSFER TAX IN RI, NH, ME WHERE EXEMPTION APPLIES.* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, David Ackel, Travis Kaddatz, Colette Mayers, Thomas Gilbraith, C Jason Spence, Mike Hanley, Stephen Mayers, Israel Curtis, Dylan Ruiz, Violet Nunez, Ramiro Cuevas, Jami Grady, Aleena Litton, Daniel McQuade, Jacqualine Hughes, Daniel Linker, Daniel Murphy, Auction.com, Angela Zavala, Michelle Jones, Richard Zavala, Jr., Sharlet Watts whose address is 1 Mauchly Irvine, CA 92618 OR Angela Zavala, Michelle Jones, Richard Zavala, Jr or Sharlet Watts whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by David Ackel, Travis Kaddatz, Colette Mayers, Thomas Gilbraith, C Jason Spence, Mike Hanley, Stephen Mayers, Israel Curtis, Dylan Ruiz, Violet Nunez, Ramiro Cuevas, Jami Grady, Aleena Litton, Daniel McQuade, Jacqualine Hughes, Daniel Linker, Daniel Murphy, Auction.com, Angela Zavala, Michelle Jones, Richard Zavala, Jr., Sharlet Watts whose address is 1 Mauchly Irvine, CA 92618 OR Angela Zavala, Michelle Jones, Richard Zavala, Jr or Sharlet Watts whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

Limitation of Damages: 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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.



SUBSTITUTE TRUSTEE

David Ackel, Travis Kaddatz, Colette Mayers, Thomas Gilbraith, C Jason Spence, Mike Hanley, Stephen Mayers, Israel Curtis, Dylan Ruiz, Violet Nunez, Ramiro Cuevas, Jami Grady, Aleena Litton, Daniel McQuade, Jacqualine Hughes, Daniel Linker, Daniel Murphy, Auction.com, Angela Zavala, Michelle Jones, Richard Zavala, Jr., Sharlet Watts OR Angela Zavala, Michelle Jones, Richard Zavala, Jr or Sharlet Watts, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,
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30097; PH: (470)321-7112