NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 7/29/2016	Grantor(s)/Mortgagor(s): COLT A. LOWREY JOINED HEREIN PRO FORMA BY MY SPOUSE, JULIA CAROL LOWREY, AND LEO WISE JOINED HEREIN PRO FORMA BY MY SPOUSE, MELISSA L. HARGROVE
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	Nationstar Mortgage LLC
("MERS") SOLELY AS A NOMINEE FOR BRAZOS NATIONAL	
BANK, ITS SUCCESSORS AND ASSIGNS	
Recorded in:	Property County:
Volume: N/A	ROCKWALL
Page: N/A	
Instrument No: 20160000013350	
Mortgage Servicer:	Mortgage Servicer's Address:
Nationstar Mortgage LLC is representing the Current	8950 Cypress Waters Blvd.,
Beneficiary/Mortgagee under a servicing agreement with the Current	Coppell, TX 75019
Beneficiary/Mortgagee.	
Date of Sale: 5/6/2025	Earliest Time Sale Will Begin: 11am

Place of Sale of Property: The area immediately outside on the front steps of the Rockwall County Courthouse, located at 1111 Yellowjacket Lane in Rockwall, Rockwall County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

Legal Description: LOT 10, BLOCK A, CHANDLER'S LANDING, PHASE 20, AN ADDITION TO THE CITY OF ROCKWALL, ROCKWALL COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET B, SLIDE 254, PLAT RECORDS, ROCKWALL COUNTY, TEXAS.

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, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, 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 MORTGAGEE 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: 2/18/2025

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

Attorneys for Nationstar Mortgage LLC

MH File Number: TX-24-104531-POS

Loan Type: FHA

Substitute Trustee c/o ServiceLink Auction

1255 West 15th Street, Suite 1060 Plano, TX 75075

JENNIFER FOGG

25 FEB 20 AMIN: 1

FILED FOR RECORD