

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:
1/5/2018

Grantor(s)/Mortgagor(s):
BENJAMIN TORREZ, A SINGLE MAN

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD
MORTGAGE COMPANY, A CALIFORNIA
CORPORATION, ITS SUCCESSORS AND ASSIGNS

Current Beneficiary/Mortgagee:
GUILD MORTGAGE COMPANY, LLC

Recorded in:
Volume: N/A
Page: N/A
Instrument No: 1800110

Property County:
BROWN

Mortgage Servicer:
Guild Mortgage Company LLC is representing the Current
Beneficiary/Mortgagee under a servicing agreement with the
Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
5887 Copley Drive,
San Diego, CA 92111

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

Date of Sale: 2/7/2023

Earliest Time Sale Will Begin: 10:00:00 AM

Place of Sale of Property: 200 South Broadway, Brownwood, Brown, TX, 76801 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.

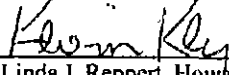
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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.

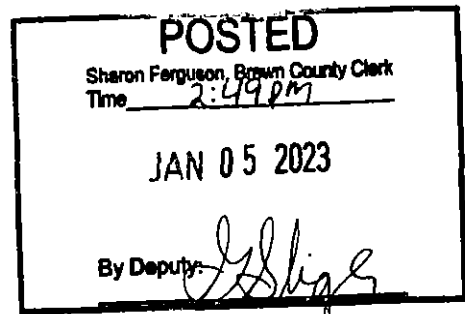
Notice Pursuant to Tex. Prop. Code § 51.002(i):

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.


Linda J. Reppert, Howard Whitney, Ramiro Cuevas, Kristopher Holub, Dylan Ruiz, Auction.com, Alexis Mendoza, Kevin Key, Jay Jacobs
or Thuy Frazier
or Cindy Mendoza
or Catherine Allen-Rea
or Cole Patton, Substitute Trustee
McCARTHY & HOLTHUIS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

Posted by: Eilaura Ortega-Smith



MH File Number: TX-22-80918-POS
Loan Type: Conventional Residential

EXHIBIT "A"

LEGAL DESCRIPTION

FIELD NOTES OF A 0.185-ACRE (8051.7 SQUARE FEET) TRACT OF LAND, BEING THE SAME TRACT OF LAND CONVEYED FROM M&T BANK TO JEREMIAH A. MCCLUSKEY AND VIET HA THI NGUYEN BY SPECIAL WARRANTY DEED DATED AUGUST 16, 2016 AND RECORDED IN INSTRUMENT 1606067 OF THE OFFICIAL PUBLIC RECORDS OF BROWN COUNTY, TEXAS; SAID 0.185-ACRE TRACT IS ALL OF LOT 8 AND A PART OF LOT 7 OF BLOCK 3 AS SHOWN ON REVISED PLAT OF THE CHELTENHAM SUBDIVISION RECORDED IN VOLUME 1, PAGE 175 OF THE PLAT RECORDS OF BROWN COUNTY, TEXAS; SAID 0.185-ACRE TRACT IS DESCRIBED BY METES AS FOLLOWS: BEGINNING AT A 1/2" IRON ROD FOUND IN THE SOUTHWEST RIGHT-OF-WAY LINE OF DARTMORE STREET, AT THE CALLED EAST CORNER OF LOT 7 OF SAID BLOCK 3 AS DESCRIBED IN WARRANTY DEED WITH VENDOR'S LIEN FROM THOMAS C. HALL, ET UX TO JEFFREY A. LEDSOME, ET UX DATED JANUARY 1, 2001 AND RECORDED IN VOLUME 1385, PAGE 89 OF THE OFFICIAL PUBLIC RECORDS OF BROWN COUNTY, TEXAS; FOR THE NORTH CORNER OF SAID LOT 8 AND THE NORTH CORNER OF THIS TRACT; THENCE SOUTH 31 DEGREES 18'51" EAST ALONG THE SOUTHWEST LINE OF SAID DARTMORE STREET, THE NORTHEAST LINE OF SAID LOT 8, AND THE NORTHEAST LINE OF THIS TRACT, A DISTANCE OF 67.31 FEET TO A 3/8" IRON ROD FOUND AT THE CALLED NORTH CORNER OF LOT 9 OF SAID

BLOCK 3 AS DESCRIBED IN GENERAL WARRANTY DEED FROM ROBERT KELLY, JR., ET UX TO LAURENCE BLACKSTOCK DATED DECEMBER 16, 2010 AND RECORDED IN VOLUME 1799, PAGE 469 OF THE OFFICIAL PUBLIC OF BROWN COUNTY, TEXAS; FOR THE EAST CORNER OF SAID LOT 8, AND THE EAST CORNER OF THIS TRACT; THENCE SOUTH 58 DEGREES 11'29" WEST ALONG THE NORTHWEST LINE OF SAID BLACKSTOCK TRACT, THE NORTHWEST LINE OF SAID LOT 9, THE SOUTHEAST LINE OF SAID LOT 8, AND THE SOUTHEAST LINE OF THIS TRACT, A DISTANCE OF 125.25 FEET TO A PIPE FENCE CORNER POST FOUND AT THE CALLED WEST CORNER OF SAID LOT 9 IN SAID DEED TO BLACKSTOCK, FOR THE SOUTH CORNER OF SAID LOT 8, AND THE SOUTH CORNER OF THIS TRACT; THENCE NORTH 31 DEGREES 06'19" WEST ALONG THE SOUTHWEST LINE OF SAID LOT 8 AND THE SOUTHWEST LINE OF THIS TRACT, AT 59.90 FEET PASS A 1/2" IRON ROD FOUND AT THE CALLED SOUTH CORNER OF SAID LOT 7, THE CALLED SOUTH CORNER OF SAID LEDSOME TRACT, IN ALL A DISTANCE OF 62.90 FEET TO A POINT FOR THE NORTHWEST CORNER OF THIS TRACT; THENCE NORTH 57 DEGREES 33'40" EAST ALONG THE NORTHWEST LINE OF THIS TRACT, A DISTANCE OF 62.11 FEET TO A POINT IN THE COMMON LINE BETWEEN SAID LOT 7 AND LOT 8, FOR AN ANGLE CORNER OF THIS TRACT; THENCE NORTH 54 DEGREES 47'52" EAST ALONG THE SOUTHEAST LINE OF SAID LOT 7, THE SOUTHEAST LINE OF SAID LEDSOME TRACT, THE NORTHWEST LINE OF SAID LOT 8, AND THE NORTHWEST LINE OF THIS TRACT, A DISTANCE OF 63.07 FEET TO THE POINT OF BEGINNING, CONTAINING 0.185 ACRES (8051.7 SQUARE FEET) OF LAND, MORE OR LESS, SUBJECT TO ALL EASEMENTS OF RECORD.

