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NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 7/1/2021	Grantor(s)/Mortgagor(s): DAVID W. DUNAWAY AND WENDY S. DUNAWAY, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GOLDWATER BANK, N.A., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: M&T Bank
Recorded in: Volume: 2119 Page: 385 Instrument No: 00123992	Property County: HILL
Mortgage Servicer: M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Fountain Plaza, Buffalo, NY 14203
Date of Sale: 1/7/2025 Place of Sale of Property: 1 North Waco Street, Hillsboro, TX ?76645 OR II COURT, PURSUANT TO SECTION 51,002 OF THE TEXAS PROPERTY	

Legal Description: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LOCATED IN HILL COUNTY, TEXAS, AND BEING LOT(S) SEVENTEEN (17), BLOCK TWO (2), GREENWOOD ADDITION TO THE CITY OF HILLSBORO, HILL COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 1, PAGE 22, PLAT RECORDS, SLIDE A-108, PLAT RECORDS, HILL 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, Donna Stockman, David Stockman, Guy Wiggs, Michelle Schwartz, Janet Pinder, Brandy Bacon, Angela Cooper, Jeff Benton or Jamie Dworsky, 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 §5 1.002 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: 11/18/2024	Dated; 11/21/24	
10	Donna Stockman	
Weyr	Printed Name:	
. 001	Donna Stockman	
Thuy Frazier, Attorney	Substitute Trustee	
McCarthy & Holthus, LLP	c/o Xome	
1255 West 15th Street, Suite 1060	1255 West 15th Street, Suite 1060	
Plano, TX 75075	Plano, TX 75075	N 3
Attorneys for M&T Bank		ig ≥
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MH File Number: TX-24-102132-POS Loan Type: FHA 4 NOV 21 PH 2: 11

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