

## Notice of Foreclosure Sale

Prepared on March 13, 2020

### Deed of Trust and other information:

Dated: June 25, 2019  
Grantor: Michael Brandon Gale  
(Debtors/ Borrowers)  
Trustee: Trustee Law Offices of T. Alan Ceshker  
Substitute Trustee: S. Lee Stevenson, Jr.  
Lender: Joseph G. Owen  
Holder and Owner: Joseph G. Owen (hereafter "Note Holder")  
Property Address: 4650 Ike Frank Rd Santa Fe, Texas 77517  
Legal & Recording: The surface only of the South 87.12 feet of the North 249.8 feet of the East 250 feet of Lot "N" of Block (previously called Block) Seventy-Eight (78) of the Angell-Runge Addition to the Town of Arcadia, a subdivision in Galveston County, Texas according the map or plat thereof recorded in Volume 91, Page 216, in the office of the County Clerk of Galveston County, Texas. Secures: ("Note") in the original principal amount of \$225,000, executed by Debtors/Borrowers and payable to the order of Lender

### Mortgage Servicer:

Sheila M. White  
Allied Servicing Corporation  
3019 N. Argonne Rd.  
Spokane Valley, WA 99212  
888-393-5788 or 877-893-0240  
Fax 888-393-5788 or 509-893-8888

**Persons appointed as substitute trustee to exercise power of sale under deed of trust:** Sandy Dasigenis, Jeff Leva, Steve Leva, Lillian Poelke, David Ricker and S. Lee Stevenson, Jr.

**Address to contact substitute trustees:** S. Lee Stevenson, Jr, Stevenson & Ricker, 1100 NW Loop 410 #260 San Antonio, Texas 78213, 210.690.9944, lee@stevensonricker.com

### Foreclosure Sale:

Date: April 7, 2020  
Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 a.m. and not later than three hours thereafter.  
Place: The designated area or location which has been designated by the Commissioners' Court where non-judicial foreclosure sales are to take place in Galveston County, Texas. If the Commissioner's have not designated an area for conducting foreclosure sales, then the sale shall be held at the Galveston County courthouse.  
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 the Note bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Note holder, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Note holder's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Note holder's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Mortgage Servicer is representing Note holder in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Note holder's. The foreclosure will be conducted by the Note holder.

The address of Mortgage Servicer is set forth above.

Therefore, notice is given that on and at the Date, Time, and Place stated above for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Note holder passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Note holder. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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, Substitute 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 Substitute Trustee.

**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.

**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.**



S. Lee Stevenson, Jr.  
Attorney for Note holder and Mortgage Servicer  
Stevenson & Ricker  
1100 NW Loop 410 #260  
San Antonio, Texas 78213  
Telephone (210) 690-9944  
Telecopier (210) 690-3635  
Email: [lee@stevensonricker.com](mailto:lee@stevensonricker.com)

**FILED**

Instrument Number: *FILED2020000419*

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I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.



*Dwight D. Sullivan*

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Dwight D. Sullivan, County Clerk  
Galveston County, Texas

**DO NOT DESTROY** - *Warning, this document is part of the Official Public Record.*