

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

September 8, 2020

STATE OF TEXAS § KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF GALVESTON §

DEED OF TRUST ("Deed of Trust"):

Dated: September 14, 2017
Grantor: BARBARA DIVIN
Trustee: Bret A. Schulte
Lender: POWER HOUSE TRUST
Recorded in: Official Public Records of Real Property of GALVESTON County Texas under file No. 2017055622
Property: Lot Three-R (3R), of NORTHSIDE OF WINNIE, a subdivision in Galveston County, Texas, according to the map or plat thereof recorded under File No. 2017035078, of the Plat Records of Galveston County, Texas, and being the same land described in deed dated November 2, 2005, from Janice R. Coggeshall to Northside Homes, Inc., recorded in Document No, 2005076872 of the Official Public Records of Galveston County, Texas, reference being here made to said deed and the record thereof for a further description of said land and for all purposes. MORE COMMONLY KNOWN AS 3619 Winnie Street, Galveston, Texas 77550
Secures: Promissory Note executed September 14, 2017 ("Note") in the original principal amount of \$70,550.00, executed by BARBARA DIVIN ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender.
Substitute Trustee(s): Loan T. Tran and Khanh T. Vo
9750 Bellaire Blvd, Ste 299, Houston, TX 77036

FORECLOSURE SALE:

Date: Tuesday, October 6, 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 12:00 PM and not later than three hours thereafter.**
Place: **First floor lobby of the Galveston County Courthouse located at 722 Moody, Galveston, Texas or as designated by the County Commissioner's Court.**
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 Lender's 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.**

WHEREAS a 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, Lender, present owner and holder of the Note, has appointed Loan T. Tran and Khanh T. Vo as Substitute Trustee, pursuant to the terms and conditions of the Deed of Trust, to succeed to all the rights, powers, privileges vested in the Original Trustee under the Deed of Trust.

WHEREAS Lender has requested Substitute Trustee to sell the property.

NOW, THEREFORE NOTICE IS HEREBY GIVEN that on and at the Date, Time, and Place 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 Lender 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 Lender. 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 51.0075(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.

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.

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.

/s/Khanh T. Vo

Khanh T. Vo

Attorney for Lender

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FILED

Instrument Number: *FILED2020001225*

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Filing Date: 09/09/2020 2:12PM

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

Dwight D. Sullivan, County Clerk
Galveston County, Texas

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