NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:

10/28/2008

Original Beneficiary/Mortgagee:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR NATIONAL BANK. ITS SUCCESSORS AND ASSIGNS

Recorded in: Volume: N/A Page: N/A

Instrument No: 222700

Mortgage Servicer:

M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current

Beneficiary/Mortgagee.

Grantor(s)/Mortgagor(s):

LORRAINE K. PALMER, AN UNMARRIED PERSON

Current Beneficiary/Mortgagee:

M&T Bank

NOV 102021

O'CLOCK H M

Property County:

CORYELL

COUNTY CLERK, CORYELL CO TEXAS

Mortgage Servicer's Address:

1 Fountain Plaza, Buffalo, NY 14203

Legal Description: LOT 6, BLOCK 1, MEADOW BROOK ESTATES, SECTION FOUR, COPPERAS COVE, CORYELL COUNTY, TEXAS, AS PER PLAT OF RECORD IN VOLUME 3, PAGE 35, CORYELL COUNTY PLAT RECORDS.

Date of Sale: 1/4/2022 Earliest Time Sale Will Begin: 11:00:00 AM

Place of Sale of Property: Coryell County Courthouse, 620 East Main Street, Gatesville, TX 76528 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.

Kristopher Holub, Aarti Patel, Amy Ortiz, Dylan Ruiz, Violet Nunez, Beatriz Sanchez, Edward Luby, Nancy Parker, Roberta Avery-Hamilton, Cary Corenblum, Joshua Sanders, Aleena Litton, Matthew Hansen, Auction.com, Thomas Gilbraith, C Jacon Spence, Donna Stockman, David Stockman, Brenda Wiggs, Guy Wiggs, Michelle Schwartz, Janet Pinder or Kathy Arrington

moderne

or Thuy Frazier
or Cindy Mendoza

or Catherine Allen-Rea or Cole Patton, Substitute Trustee

McCarthy & Holthus, LLP

1255 West 15th Street, Suite 1060

PLANO, TX 75075

MH File Number: TX-19-73139-POS

Loan Type: FHA