

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**

2/6/2002

**Original Beneficiary/Mortgagee:**

WELLS FARGO HOME MORTGAGE, INC.

**Recorded in:**

**Volume:** 191

**Page:** 446

**Instrument No:** 200248568

**Grantor(s)/Mortgagor(s):**

GILBERT SANCHEZ AND SPOUSE, RAMONA G. SANCHEZ

**Current Beneficiary/Mortgagee:**

M&T Bank

**Property County:**

ATASCOSA

**Mortgage Servicer's Address:**

1 Fountain Plaza,  
Buffalo, NY 14203

**Mortgage Servicer:**

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

**Legal Description:** BEING LOT EIGHTEEN (18) BLOCK ONE (1), VAL VERDE ESTATES, CITY OF PLEASANTON, ATASCOSA COUNTY, TEXAS, AS PER PLAT OF RECORD ON SHEET 87-A (NPC) MAP AND PLAT RECORDS OF ATASCOSA COUNTY, TEXAS.

**Date of Sale:** 7/5/2023

**Earliest Time Sale Will Begin:** 12:00pm

**Place of Sale of Property:** THE WEST PORCH OF THE COURTHOUSE ENTRANCE: NEW LOCATION PASSED 7/14/2003 EFFECTIVE 8/15/2003 BEING THE WEST PORCH OF THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

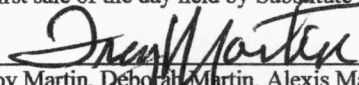
The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

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.**

  
Troy Martin, Deborah Martin, Alexis Martin, Cassie Martin, Shelby Martin, Bob Frisch, Wayne Daughtrey, Vicki Rodriguez 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-20-77973-POS  
**Loan Type:** FHA