NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED FOR RECORD

2023 SEP 21 PM 2: 11

ATASCOSA County

Deed of Trust Dated: December 30, 2020

Amount: \$141.839.00

Grantor(s): BRIAN GRAY and CHERYL L GRAY

Original Mortgagee: CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP

Current Mortgagee: CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP

Mortgagee Address: CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, 1 Corporate Drive, Suite 360, Lake Zurich, IL

Recording Information: Document No. 210616

Legal Description: SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES

Date of Sale: December 5, 2023 between the hours of 12:00 PM and 3:00 PM.

Earliest Time Sale Will Begin: 12:00 PM

Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the ATASCOSA County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

AMY ORTIZ OR DANIEL MCQUADE, MARCELA CANTU, VANNA HO, TROY MARTIN, DEBORAH MARTIN, CASSIE MARTIN, TERRI MARTIN, ALEXIS MARTIN, SHELBY MARTIN, VICKI RODRIGUEZ, MARTHA ROSSINGTON, REYN ROSSINGTON A/K/A T. REYNOLDS ROSSINGTON, CHRIS LAFOND, JENNYFER SAKIEWICZ, BOB FRISCH, WAYNE DAUGHTREY OR ELIZABETH ANDERSON have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

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.

Anthony Aban Garcia, ATTORNEY AT LAW

HUGHES, WATTERS & ASKANASE, L.L.P.

1201 Louisiana, SUITE 2800

Houston, Texas 77002 Reference: 2023-003217 Printed Name: c/o ServiceLink Auction * Powered by Hudson & Marshall, LLC

3220 El Camino Real 1st Floor

Irvine, CA 92602

Date: December 30, 2020 MIN: 1000922-1400705961-5

Loan Number: 1400705961 Case Number: 514-2279049-703

EXHIBIT "A"

LEGAL DESCRIPTION

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF Atascosa, STATE OF TEXAS, AND IS DESCRIBED AS FOLLOWS:

TRACT 1: Being 0.604 acre of land, more or less, being the West 1/2 of Lot 8, PINE CREST SUBDIVISION, Atascosa County, Texas as recorded on Sheet 61B NPC, Plat Records of Atascosa County, Texas, and being more particularly described by metes and bounds in Exhibit "A" attached hereto and made a part hereof.

TRACT 2: Being 0.595 acre of land, more or less, being the East 1/2 of Lot 8, PINE CREST SUBDIVISION, Atascosa County, Texas as recorded on Sheet 61B NPC, Plat Records of Atascosa County, Texas, and being more particularly described by metes and bounds in Exhibit "A" attached hereto and made a part hereof.

Note: The Company is prohibited from insuring the area or quantity of the Land. Any statements included in the description

of the Land involving area or quantity are made for informational purposes only and are not intended as a representation that

such area or quantity is correct. Such statements do not override the general survey exception included as Item Two of

Schedule B.

Parcel ID: 27557

Commonly Known As: 10 Karen Ln, Poteet, Texas 78065-4153