

NOTICE OF SUBSTITUTE TRUSTEE SALE

FILED FOR RECORD
AT 9:39 O'CLOCK A M
DEC 15 2022
KARREN WINTER, COUNTY CLERK
ARCHER COUNTY, TEXAS

Deed of Trust Date:
12/21/2015

Grantor(s)/Mortgagor(s):
GLENN M HOWES AND WIFE, KRISTEN B HOWES,
WITH HER JOINING HEREIN TO PERFECT THE
SECURITY INTEREST BUT NOT TO OTHERWISE BE
LIABLE

Original Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS") SOLELY AS A NOMINEE FOR FIRST
BANK, ITS SUCCESSORS AND ASSIGNS

Current Beneficiary/Mortgagee:
UMB Bank, National Association, not in its individual
capacity, but solely as legal title trustee for LVS Title Trust
XIII

Recorded in:
Volume: 799
Page: 575
Instrument No: 140129

Property County:
ARCHER

Mortgage Servicer:
Rushmore Loan Management Services, LLC is representing the
Current Beneficiary/Mortgagee under a servicing agreement
with the Current Beneficiary/Mortgagee.

Mortgage Servicer's Address:
15480 Laguna Canyon Road, Suite 100,
Irvine, CA 92618

Legal Description: LOT SIXTEEN (16), IN BLOCK THREE (3), OF HILL-TOP ADDITION, SECTION TWO, AN
ADDITION TO THE CITY OF LAKESIDE CITY, ARCHER COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT
THEREOF RECORDED IN/UNDER VOLUME 3, PAGE 39, MAP/PLAT RECORDS, ARCHER COUNTY, TEXAS.

Date of Sale: 2/7/2023

Earliest Time Sale Will Begin: 10am

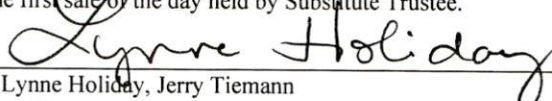
Place of Sale of Property: NORTH DOOR OF THE COURTHOUSE ANNEX BUILDNG OR AS DESIGNATED BY THE
COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT,
PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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.


Lynne Holiday, Jerry Tiemann
or Thuy Frazier
or Cindy Mendoza
or Catherine Allen-Rea
or Cole Patton, Substitute Trustee
MC CARTHY & HOLTHUS, LLP
1255 WEST 15TH STREET, SUITE 1060
PLANO, TX 75075

MH File Number: TX-22-95498-POS
Loan Type: VA