

**ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.**

FILED FOR RECORD  
at 2:05P M

FEB 10 20

Jane Jones, County Clerk  
DELTA COUNTY, TEXAS

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS, CARLOS JUAREZ AND WIFE, LORENA JUAREZ** delivered that one certain Deed of Trust dated APRIL 14, 2015, which is recorded in INSTRUMENT NO. 15-386 of the real property records of DELTA County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$263,457.00 payable to the order of NORTHSTAR BANK OF TEXAS, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

**WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and**

**WHEREAS, the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and**

**WHEREAS, GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST BANK, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.**

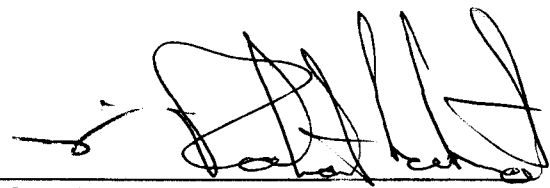
**NOTICE IS HEREBY GIVEN** that on Tuesday, MARCH 3, 2020, beginning at 1:00 PM, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF BY THIS REFERENCE.

The sale will occur at that area designated by the Commissioners Court of DELTA County, Texas, for such sales (OR AT EAST STEPS OF THE COURTHOUSE).

**NOTICE IS FURTHER GIVEN** that the address of GATEWAY MORTGAGE GROUP, the Mortgagee or Mortgage Servicer, is P.O. BOX 1560, JENKS, OK 74037. Pursuant to the Texas Property Code, the Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale.

Dated: FEBRUARY 10, 2020.



SUBSTITUTE TRUSTEE(S) 2-10-2020  
MICHAEL J. SCHROEDER OR ROBERT LAMONT OR  
HARRIETT FLETCHER OR SHARON ST. PIERRE OR  
SHERYL LAMONT OR ALLAN JOHNSTON OR  
RONNIE HUBBARD

FILE NO.: GMG-1556  
PROPERTY: 701 NE 7TH STREET  
COOPER, TEXAS 75432

CARLOS JUAREZ

NOTICE SENT BY:  
MICHAEL J. SCHROEDER  
3610 NORTH JOSEY LANE, SUITE 206  
CARROLLTON, TEXAS 75007  
Tele: (972) 394-3086  
Fax: (972) 394-1263



4718054



EXHIBIT "A"

Situated partially within the City of Cooper, Delta County, Texas, a part of the J.B. Anderson Survey, Abstract 003, also being a part of a 34.76 acre tract of land conveyed to Oscar Gaza Janes by deed recorded in Volume 115, Page 255, of the Delta County Deed Records, and being further described as follows:

BEGINNING at a post found at the Southeast corner of said Janes tract, at the intersection of the West Boundary Line of East Seventh Street with the North Boundary Line of Bonham Avenue;

THENCE South 89 degrees 15 minutes 33 seconds West with said North Boundary Line a distance of 93.84 feet to a post found at the most Southerly Southwest corner of the Janes tract and the Southeast corner of a tract of land belonging to Morris;

THENCE North 03 degrees 57 minutes 10 seconds West with the West line of the Janes tract and East line of said Morris tract a distance of 108.95 feet to a post found at and inside corner of the Janes tract;

THENCE North 88 degrees 31 minutes 15 seconds West a distance of 90.48 feet to a post found at a Southwest corner of the Janes tract and the Southeast corner of a tract of land conveyed to Perkins by deed recorded in Volume 234, Page 245, of the Delta County Deed Records;

THENCE North 03 degrees 25 minutes 44 seconds West a distance of 146.45 feet to an iron pin set at an inside corner of the Janes tract;

THENCE West a distance of 162.86 feet to an iron pin set at the Southeast corner of a tract of land conveyed to Hubbard by deed recorded in Volume 136, Page 365, of the Delta County Deed Records;

THENCE North 03 degrees 25 minutes 44 seconds West a distance of 110.49 feet to an iron pin set at the Northeast corner of said Hubbard tract;

THENCE South 88 degrees 51 minutes 15 seconds West a South line of the Janes tract, the North line of the Hubbard tract and the North line of a tract of land conveyed to King by deed recorded in Volume 182, Page 902, of the Delta County Deed Records a distance of 249.17 feet to a post found at a Southwest corner of the Janes tract and Southeast corner of a tract of land conveyed to Delta County by deed recorded in Volume 232, Page 546, of the Delta County Deed Records;

THENCE North 02 degrees 46 minutes 53 seconds West with established fence along the West line of the Janes tract, with the East line of said Delta County tract, with the East line of a tract belonging to Crowder and with the East line of a tract of land conveyed to Johnson by deed recorded in Volume 232, Page 373, of the Delta County Deed Records, in all a distance of 365.88 feet to a post found for corner;

THENCE North 06 degrees 29 minutes 39 seconds West, continuing with said fence and West line and the East line of said Johnson tract a distance of 16.44 feet to a post found for corner;

THENCE North 02 degrees 16 minutes 25 seconds West, continuing with said fence and common line, a distance of 300.72 feet to a post found for corner;

EXHIBIT "A"

THENCE North 86 degrees 33 minutes 47 seconds East with an established fence a distance of 109.15 feet to a post found for corner;

THENCE North 24 degrees 56 minutes 02 seconds West with an established fence a distance of 194.67 feet to a post found for corner;

THENCE South 85 degrees 38 minutes 40 seconds West with an established fence a distance of 128.22 feet to a post found at the Northwest corner of a tract of land conveyed to Alexander R. Janes by deed recorded in Volume 188, Page 178, of the Delta County Deed Records and at the Southeast corner of a tract of land conveyed to Rogers by deed recorded in Volume 211, Page 095, of the Delta County Deed Records;

THENCE North 01 degrees 20 minutes 36 seconds West with an established fence along the West line of the Janes Tract and East line of said Rogers tract a distance of 1197.26 feet to a post found at the Northwest corner of the Janes tract and Southwest corner of a tract of land conveyed to Ratliff by deed recorded in Volume 205, Page 195, of the Delta County Deed Records;

THENCE North 88 degrees 38 minutes 15 seconds East with an established fence along the North line of the Janes tract and South line of said Ratliff tract a distance of 576.23 feet to a post found at the most Northerly Northeast corner of the Janes tract and an inside corner of the Ratliff tract;

THENCE South 00 degrees 14 minutes 27 seconds East with an established fence a distance of 248.10 feet to a post found at an inside corner of the Janes tract and a Southwest corner of the Ratliff tract a distance of 248.10 feet to a post found for corner;

THENCE South 84 degrees 39 minutes 02 seconds East with an established fence along a North line of the Janes tract and a South line of the Ratliff tract a distance of 205.55 feet to a post found at the most Easterly Northeast corner of the Janes tract, at a Southeast corner of the Ratliff tract and in the West Boundary Line of East Seventh Street;

THENCE South 00 degrees 03 minutes 17 seconds West with said West Boundary Line a distance of 2160.36 feet to the place of beginning, and containing 34.078 acres of land, more or less.