

**Notice of Substitute Trustee's Sale**

Notice Concerning Military Duty: **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 immediately. Tex. Prop. Code § 51.002(i)**

<b>Deed of Trust Date:</b> August 25, 2014	<b>Original Mortgagor/Grantor:</b> ESTELLA G FLORES
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR GMFS, LLC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR OCWEN LOAN ACQUISITION TRUST 2023-HB1
<b>Recorded in:</b> <b>Volume:</b> 518 <b>Page:</b> 585 <b>Instrument No:</b> 299888	<b>Property County:</b> KLEBERG
<b>Mortgage Servicer:</b> PHH MORTGAGE – REVERSE	<b>Mortgage Servicer's Address:</b> 1 MORTGAGE WAY MOUNT LAUREL, NEW JERSEY 08054

\* The mortgage servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**Secures:** Note in the original principal amount of \$97,500.00, executed by ESTELLA FLORES and payable to the order of Lender.

**Property Address/Mailing Address:** 609 S LANTANA DRIVE, KINGSVILLE, TX 78363

**Legal Description of Property to be Sold:** ALL THAT CERTAIN PARCEL OF LAND SITUATE IN THE CITY OF KINGSVILLE, COUNTY OF KLEBERG AND STATE OF TEXAS BOUNDED AND DESCRIBED AS FOLLOWS:

LOT 14, BLOCK 4, TOMLIN ADDITION, AN ADDITION TO THE TOWN OF KINGSVILLE, KLEBERG COUNTY, TEXAS, ACCORDING TO MAP OR PLAT OF RECORD IN VOLUME 2A, PAGE 25, ENVELOPE 39, MAP AND PLAT RECORDS, KLEBERG COUNTY, TEXAS,

BEING THE SAME PROPERTY AS TRANSFERRED BY DEED DATED 11/19/1975, RECORDED 11/24/1975, FROM ADMINISTRATOR OF VETERANS' AFFAIRS, AN OFFICER OF THE UNITED STATES OF AMERICA, TO MARTIN FLORES, JR. AND WIFE. ESTELLA G. FLORES, RECORDED IN BOOK 304. PAGE 102.

TAX ID: 21540

<b>Date of Sale:</b> November 7, 2023	<b>Earliest time Sale will begin:</b> 1:00 PM
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**Place of sale of Property:** WEST STEPS OF THE KLEBERG COUNTY COURTHOUSE (FRONT STEPS) OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

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.

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR OCWEN LOAN ACQUISITION TRUST 2023-HB1*, the owner and holder of the Note, has requested Sandra Mendoza, Arnold Mendoza, Bob Frisch, Jodi Steen, Susan Sandoval, Leslye Evans, Janice Stoner, Mary Goldston or Alexis Mendoza 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR OCWEN LOAN ACQUISITION TRUST 2023-HB1* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Sandra Mendoza, Arnold Mendoza, Bob Frisch, Jodi Steen, Susan Sandoval, Leslye Evans, Janice Stoner, Mary Goldston or Alexis Mendoza 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Sandra Mendoza, Arnold Mendoza, Bob Frisch, Jodi Steen, Susan Sandoval, Leslye Evans, Janice Stoner, Mary Goldston or Alexis Mendoza 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

**Limitation of Damages:** 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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.

**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.**

/s/William Attmore  
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