NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 7/29/2020	Grantor(s)/Mortgagor(s): SUSAN RYDER, A MARRIED WOMAN AND CHRIS
	CASTILLO
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	Lakeview Loan Servicing, LLC
("MERS") SOLELY AS A NOMINEE FOR FAIRWAY INDEPENDENT	
MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS	
Recorded in:	Property County:
Volume: N/A	GALVESTON
Page: N/A	
Instrument No: 2020045431	
Mortgage Servicer:	Mortgage Servicer's Address:
M&T Bank is representing the Current Beneficiary/Mortgagee under a	1 Fountain Plaza,
servicing agreement with the Current Beneficiary/Mortgagee.	Buffalo, NY 14203
Date of Sale: 11/5/2024	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: Galveston County Courthouse, 722 Moody, Galveston	eston, TX 77550 OR IN THE AREA DESIGNATED BY THE
COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE	

Legal Description: LOT 2, BLOCK 8, TROPICAL GARDENS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 254-A, PAGE 76, AND TRANSFERRED TO PLAT RECORD 9, MAP NO. 12, OF THE MAP/PLAT RECORDS OF GALVESTON COUNTY, TEXAS.

In accordance with Tex. Prop. Code §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgage or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Carl Meyers, Leb Kemp, Traci Yeaman, Israel Curtis, John Sisk, Stephen Mayers, Colette Mayers, Matthew Hansen, Ramiro Cuevas, Evan Press, Jami Grady, Amy Oian, Auction.com, Patricia Poston, Nick Poston, David Poston, Anna Sewart, David Barry, Byron Sewart, Chris Poston, Austin DuBois, David Poston or Chris Poston, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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.

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.

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.

Dated: 9/17/2024

Thuy Frazier, Attorney McCarthy & Holthus, LLP 1255 West 15th Street, Suite 1060

Plano, TX 75075

Attorneys for M&T Bank

Dated: 0/10/24

Printed Name

Substitute Trustee

1255 West 15th Street, Suite 1060

Plano, TX 75075

MH File Number: TX-24-103827-POS Loan Type: Conventional Residential

FILED

Instrument Number:

FILED2024001127

Filing Fee: 2.00

Number Of Pages:

2

Filing Date: 09/19/2024 9:58AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.



Dwight D. Sullivan, County Clerk Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

DO NOT DESTROY - Warning, this document is part of the Official Public Record.