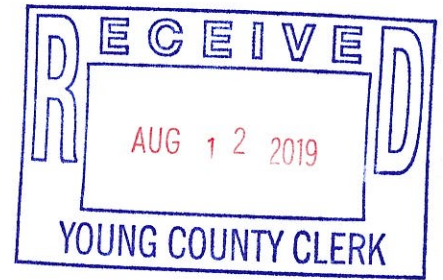


**ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR A MEMBER OF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



**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**WHEREAS, DENNIS R. FRAZIER AND MANDY E. FRAZIER, HUSBAND AND WIFE** delivered that one certain Deed of Trust dated MAY 25, 2012, which is recorded in VOLUME 1123, PAGE 1 of the real property records of YOUNG 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 \$140,536.00 payable to the order of GATEWAY MORTGAGE GROUP, LLC, 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, **SEPTEMBER 3, 2019,** 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 YOUNG County, Texas, for such sales (OR AT UNDER THE PORTICO AT THE NORTH ENTRANCE 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: AUGUST 12, 2019.

A handwritten signature in black ink, appearing to be "Michael J. Schroeder", written over a horizontal line.

SUBSTITUTE TRUSTEE(S)  
**MICHAEL J. SCHROEDER OR GUY WIGGS OR  
BRENDA WIGGS OR DENISE BOERNER OR DONNA  
STOCKMAN OR DAVID STOCKMAN OR TIM LEWIS  
OR MICHELLE SCHWARTZ OR KATHY ARRINGTON**

FILE NO.: GMG-2107  
PROPERTY: 2280 STATE HWY 16 N  
GRAHAM, TEXAS 76450

DENNIS R. FRAZIER

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

EXHIBIT "A"

Legal description of the land:

Being a tract of land located in the Felipe Jaime Survey Abstract No. 157, Young County, Texas and being all those certain tracts of land described in deed to Doyle Frazier and wife, Wanda Frazier recorded in Volume 746, Page 270 of the Deed Records of Young County, Texas and more particularly described by metes and bounds as follows:

BEGINNING at an axle found at the most Westerly Southwest corner of said Frazier Tract being the Northwest corner of that certain tract of land described as Tract 1 in deed Edna B. Seedig recorded in Volume 627, Page 690 of the Deed Records of Young County, Texas and the Northwest corner of that certain tract of land described in deed recorded in Volume 341, Page 391 of the Deed records of Young County, Texas and lying in the Easterly right-of-way line of State Highway 16 North, a called 120-foot wide right-of-way;

THENCE along the Westerly boundary line of said Frazier tract with said right-of-way line as follows;

N 31 degrees 30 minutes 00 seconds E, 189.77 feet to a 1/2 inch iron rod set;

N 34 degrees 10 minutes 00 seconds E, 198.73 to a 100-d nail found on the East side of a 3-inch fence post at the Northwest corner of said Frazier Tract;

THENCE N 89 degrees 40 minutes 13 seconds E, 417.10 feet along the North boundary line of said Frazier Tract to a 100-d nail found on the East side of a cedar fence post at the Northeast corner thereof, being the most Northerly Northwest corner of that certain tract of land described as Tract 1 in deed to James W. Senkel recorded in Volume 1059, Page 220 of the Deed Records of Young County, Texas;

THENCE along the common boundary line between said Frazier Tract and said Senkel Tract as follows;

THENCE South, 459.87 feet along the common boundary line between said Frazier Tract and said Senkel Tract to a 100-d nail found at the Southeast corner of said Frazier Tract;

THENCE S 89 degrees 29 minutes 38 seconds W, 347.50 feet continuing along said common boundary line to a cedar fence post found at the most Southerly Southwest corner of said Frazier Tract being the Southeast corner of aforesaid Seedig Tract and called 1-acre tract recorded in Volume 341, Page 391;

THENCE N 01 degrees 00 minutes 15 seconds W, 135.17 feet along the common boundary line between said Frazier Tract and said Seedig Tract and said called 1-acre tract to a cedar fence post found at the Northeast corner of said seedig Tract and said called 1-acre tract;

THENCE S 89 degrees 49 minutes 31 seconds W, 278.00 feet continuing along the common boundary line between said Frazier Tract and said called 1-acre tract to the PLACE OF BEGINNING, containing 5.00 acres of land.

FILE NO.: GMG-2107  
DENNIS R. FRAZIER