

F20230005

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Ronald Byrd, Kevin Key or Jay Jacobs
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX07000372-23-1

APN R5931

TO No 230544645-TX-RWI

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on April 7, 2022, TIMOTHY JOHN TORRES AND KARI LEANNE TORRES, HUSBAND AND WIFE as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of ALLAN B. POLUNSKY as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for CITY BANK DBA CITY BANK MORTGAGE, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$189,504.00, payable to the order of M&T Bank as current Beneficiary, which Deed of Trust recorded on April 11, 2022 as Document No. 285058 in Terry County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

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WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Ronald Byrd, Kevin Key or Jay Jacobs** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and **M&T Bank**, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

V23 P10