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24-223739

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NICOLE TANNER, COUNTY CLERK
HILL COUNTY, TEXAS

2024 SALE 25 AM 9:27

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)

Deed of Trust Date: July 14, 2023	Original Mortgagor/Grantor: KENNETH M. MALMKAR AND KAREN A. MALMKAR
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SWBC MORTGAGE CORPORATION., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: SWBC MORTGAGE CORPORATION
Recorded in: Volume: 2273 Page: 69 Instrument No: 00149650	Property County: HILL
Mortgage Servicer: CENLAR FEDERAL SAVINGS BANK	Mortgage Servicer's Address: 425 PHILLIPS BLVD. EWING, NEW JERSEY 08618-1430

* 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 \$153,697.00, executed by KAREN A. MALMKAR and KENNETH M. MALMKAR and payable to the order of Lender.

Property Address/Mailing Address: 401NW6TH STREET, HUBBARD, TX 76648

Legal Description of Property to be Sold: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND SITUATED IN THE COUNTY OF HILL, STATE OF TEXAS, AND BEING LOT THREE (3), BLOCK EIGHTEEN (18) OF THE ONSTOTT ADDITION TO THE CITY OF HUBBARD, HILL COUNTY, TEXAS, AND BEING THE SAME AND IDENTICAL PROPERTY DESCRIBED IN A DEED FROM DANNY C. ANDERSON TO J.O. RONNING, RECORDED ON JANUARY 27, 1964 IN VOLUME 448, PAGE 241, HILL COUNTY DEED RECORDS.

Date of Sale: September 3, 2024	Earliest time Sale will begin: 11:00 AM
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Place of sale of Property: EAST DOOR OF THE HILL COUNTY COURTHOUSE 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, SWBC MORTGAGE CORPORATION, the owner and holder of the Note, has requested Donna Stockman, David Stockman, Brenda



Wiggs, Guy Wiggs, Michelle Schwartz, Janet Pinder, Kathy Arrington, Brandy Bacon, Angela Cooper or Jamie Dworsky whose address is 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 *SWBC MORTGAGE CORPORATION* 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, Donna Stockman, David Stockman, Brenda Wiggs, Guy Wiggs, Michelle Schwartz, Janet Pinder, Kathy Arrington, Brandy Bacon, Angela Cooper or Jamie Dworsky whose address is 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 Donna Stockman, David Stockman, Brenda Wiggs, Guy Wiggs, Michelle Schwartz, Janet Pinder, Kathy Arrington, Brandy Bacon, Angela Cooper or Jamie Dworsky whose address is 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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