NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:	Grantor(s)/Mortgagor(s):
12/28/2022	CHRISTOPHER SZCZECH, A SINGLE MAN.
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	Lakeview Loan Servicing, LLC
("MERS") SOLELY AS A NOMINEE FOR AMERICAN PACIFIC	
MORTGAGE CORPORATION. ITS SUCCESSORS AND ASSIGNS	
Recorded in:	Property County:
Volume: 1101	TRINITY
Page: 380	
Instrument No: 203427	
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: 10/7/2025	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: THE FRONT CENTER STEPS OF THE COURTHOUSE BUILDING LOCATED ON HIGHWAY 287 IN	
GROVETON, TRINITY COUNTY, TX 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.	

Legal Description: BEING LOT SIX (6), BLOCK TWO (2), SECTION NINE (9) OF WESTWOOD SHORES SUBDIVISION ACCORDING TO THE MAP OR PLAT OF RECORD IN VOLUME 2, PAGE 129 ET SEQ AND RE-RECORDED IN CABINET A, SLIDE 198 ET SEQ IN THE PLAT RECORDS OF TRINITY COUNTY, TEXAS.

In accordance with Tex. Prop. Code §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Sharon St. Pierre, Sheryl LaMont, Mollie McCoslin, Christine Wheeless, Phillip Hawkins, Kevin Key, Jay Jacobs, Brian Hooper, Mike Jansta, or Mike Hayward, Kevin Key and Jay Jacobs, 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: 7/30/2025

Thuy Frazier, Attorney McCarthy & Holthus, LLP 1255 West 15th Street, Suite 1060 Plano, TX 75075 Attorneys for M&T Bank

Printed Name

Substitute Trustee c/o Xome 1255 West 15th Street, Suite 1060 Plano, TX 75075

https://sales.mccarthyholthus.com/

deputy

MH File Number: TX-25-121630-POS

Loan Type: FHA