NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	Gary B. Duck and Raylene E. Duck Deed of Trust Date March 10,		March 10, 2011
Original Mortgagee Mortgage Electronic Registration Systems, Inc. ("MERS"), as beneficiary, as nominee for New Day Financial, LLC, its successors and assigns		Original Principal	\$135,000.00
Recording Information	Instrument #: 00483 Book #: 3 Page #: 315 in Clay County, Texas	Original Trustee	Scott R. Valby
Property Address	667 Atoka Trail, Wichita Falls, TX 76310	Property County	Clay

MORTGAGE SERVICER INFORMATION:

Current	Seattle Bank	Mortgage Servicer	PHH Mortgage
Mortgagee			Corporation
Current	Seattle Bank	Mortgage Servicer	1661 Worthington Road,
Beneficiary		Address	Suite 100, West Palm
			Beach, FL 33409

SALE INFORMATION:

Date of Sale	12/05/2023	
Time of Sale	10:00 AM or no later than 3 hours thereafter	
Place of Sale	The West doors of the Courthouse in Clay County, Texas, or if the preceding area is no long the designated area, at the area most recently designated by the Clay County Commissioner	
	Court.	
Substitute Trustees	Lynne Holiday, Ryan Holiday, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Shawn Schiller, Patrick Zwiers, Darla Boettcher, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com, Lynne Holiday, Ryan Holiday, Selim Taherzadeh, or Michael Linke, any to act	
Substitute Trustees'	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001	
Address		

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:

LOT NO. SIXTEEN (16), IN BLOCK NO. ONE (1), SECTION SIX (6), ARROWHEAD RANCH ESTATES, CLAY COUNTY, TEXAS, ACCORDING TO A PLAT THEREOF RECORDED IN VOLUME 2, PAGE 96, CLAY COUNTY PLAT RECORDS.

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all other matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. Prospective bidders

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SASHA KELTON County Clerk, Clay County, Texas

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are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to the Texas Property Code, the Trustee reserves the right to set further reasonable conditions for conducting the Sale. Any such further conditions shall be announced before bidding is opened for the first Sale of the day held by the Trustee or any Substitute Trustee.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Assert and protect your rights as a member of the armed forces of the United States. If you 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.

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.

Dated October 11, 2023.

/s/ Selim H. Taherzadeh

Selim H. Taherzadeh 15851 N. Dallas Parkway, Suite 410 Addison, TX 75001 (469) 729-6800

Return to: TAHERZADEH, PLLC

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