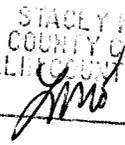


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ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR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

STACEY KEMP
COUNTY CLERK
COLLIN COUNTY, TEXAS
BY:  DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, ROBERT KOVACS AND KATHRINE KOVACS, HUSBAND AND WIFE delivered that one certain Deed of Trust dated JANUARY 6, 2012, which is recorded in INSTRUMENT NO. 20120109000026990 of the real property records of COLLIN 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 \$154,403.00 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, LLC, 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, OCTOBER 4, 2016, beginning at 10:00 AM, 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:

BEING LOT 71, BLOCK B OF ALLEN NORTH ADDITION PHASE TWO, AN ADDITION TO THE CITY OF ALLEN, COLLIN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, SLIDE 708, MAP RECORDS, COLLIN COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of COLLIN County, Texas, for such sales (OR AT THE SOUTHWEST ENTRANCE OF THE JACK HATCHELL COLLIN COUNTY ADMINISTRATION BUILDING LOCATED AT 2300 BLOOMDALE ROAD).

NOTICE IS FURTHER GIVEN that the address of GATEWAY MORTGAGE GROUP, LLC, the Mortgagee or Mortgage Servicer, is P.O. BOX 1560, JENKS, OKLAHOMA 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: SEPTEMBER 12, 2016.



SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR ROSALIE C.
SCHROEDER OR ERIKA J. BENNETT

FILE NO.: GMG-1369
PROPERTY: 1203 HEARTHSTONE COURT
ALLEN, TEXAS 75002

ROBERT KOVACS

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