

**NOTICE OF FORECLOSURE SALE**

**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 OR 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.**

**1. Property to Be Sold.** The property to be sold is described as follows: THE FOLLOWING DESCRIBED LAND SITUATED IN LIVE OAK COUNTY, TEXAS:  
LOT NO. 2 AND 3, BLOCK NO. 1 OF LAKESHORE SUBDIVISION, SITUATED IN LIVE OAK COUNTY, TEXAS, AS PER A MAP OR PLAT OF THE SAME SHOWN RECORDED IN VOLUME 3, PAGE 104 AND VOLUME 3, PAGE 116 OF THE PLAT RECORDS OF LIVE OAK COUNTY, TEXAS, REFERENCE TO SAID PLAT AND ITS RECORD IS HERE MADE FOR ALL PURPOSES.  
BEING THE SAME PROPERTY CONVEYED TO JOE M. PONDER AND MARGARET F. PONDER BY DEED FROM FINDLEY PROPERTIES, INC. RECORDED 11/27/2000 IN VOLUME 577 PAGE 103, IN THE REGISTER'S OFFICE OF LIVE OAK COUNTY, TEXAS.  
FOR INFORMATIONAL PURPOSES ONLY: PROPERTY BEING COMMONLY KNOWN AS 347 LAKESHORE DRIVE, SANDIA, TX 78383; APNS: 3025-0001-0002-00 AND 3025-0001-0003-00.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 06/16/2015 and recorded in Book 321 Page 439 Document 216641 real property records of Live Oak County, Texas.

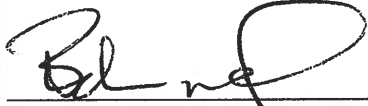
**3. Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time, and place:  
Date: 04/07/2020  
Time: 01:00 PM  
Place: Live Oak County, Texas at the following location: THE FRONT PORCH OF THE LIVE OAK COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.


**4. Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee 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 section 51.009 of 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.

**5. Obligations Secured.** The Deed of Trust executed by JOE M. PONDER, provides that it secures the payment of the indebtedness in the original principal amount of \$487,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. AMERICAN ADVISORS GROUP is the current mortgagee of the note and deed of trust and AMERICAN ADVISORS GROUP is mortgage servicer. A servicing agreement between the mortgagee, whose address is AMERICAN ADVISORS GROUP c/o AMERICAN ADVISORS GROUP, 3900 Capital City Blvd., Lansing, MI 48906 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint JO WOOLSEY, BOB FRISCH, JODI STEEN OR JANICE STONER, Substitute Trustee to act under and by virtue of said Deed of Trust.

**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.**

  
Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Lori Liane Long, Attorney at Law  
Chelsea Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Parkway Office Center, Suite 900  
14160 North Dallas Parkway  
Dallas, TX 75254

  
JO WOOLSEY, BOB FRISCH, JODI STEEN OR JANICE STONER  
c/o AVT Title Services, LLC  
5177 Richmond Avenue Suite 1230  
Houston, TX 77056

FILED Feb 7 A.D. 2020  
LIVE OAK COUNTY, TEXAS  
IDA VASQUEZ, CLERK, COUNTY COURT  
BY Sharon Emms DEPUTY  
AT 5:45 O'CLOCK p.m.

Certificate of Posting  
I am \_\_\_\_\_ whose address is c/o AVT Title Services, LLC, AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on \_\_\_\_\_ I filed this Notice of Foreclosure Sale at the office of the Live Oak County Clerk and caused it to be posted at the location directed by the Live Oak County Commissioners Court.