

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.

At 1:28 FILED 1 P. M.
O'Clock

JUL 11 2025

Andrea Flores
ANDREA FLORES
County/District Clerk, Crane Co. Texas

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, EVAN DALE LOWERY AND BETTY LOWERY, HUSBAND AND WIFE delivered that one certain Texas Home Equity Security Instrument dated DECEMBER 22, 2020, which is recorded in INSTRUMENT NO. 109381 of the real property records of CRANE 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 \$89,000.00 payable to the order of GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST BANK, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Texas Home Equity Security Instrument, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Texas Home Equity Security Instrument, 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 Texas Home Equity Security Instrument; and

WHEREAS, GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, the Mortgagee or Mortgage Servicer, has instructed a Substitute Trustee to sell real property described in the Texas Home Equity Security Instrument in order to satisfy the indebtedness secured thereby.

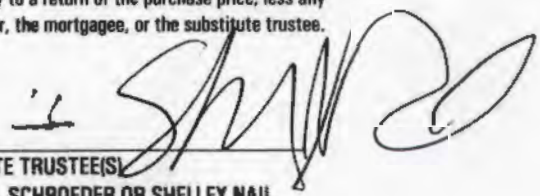
THEREFORE, NOTICE IS HEREBY GIVEN that on AUGUST 5, 2025, beginning at 10:00 AM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT FOUR (4) ON BLOCK ONE (1) IN THE ATRECO ADDITION, AN ADDITION TO THE CITY OF CRANE, CRANE COUNTY, TEXAS, AS SAME IS SHOWN ON MAP OR PLAT OF SAID ADDITION NOW OF RECORD IN VOLUME 117, PAGE 30, DEED RECORDS (SLIDE 34) IN THE OFFICE OF THE COUNTY CLERKS OF CRANE COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of CRANE County, Texas, for such sales (OR AT NORTH DOOR OF THE COURTHOUSE).

BE ADVISED that, pursuant to the Texas Property Code, a mortgagee may be the mortgage servicer and a mortgagee or a mortgage servicer may administer the foreclosure of property on behalf of the mortgagee if they have entered into an agreement granting the current mortgage servicer authority to service the mortgage. The Mortgage Servicer, if not the Mortgagee, is representing the Mortgagee under a servicing agreement. The name and address of the Mortgagee is GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, 244 SOUTH GATEWAY PLACE, JENKS, OKLAHOMA 74037. The name and address of the Mortgage Servicer is GATEWAY MORTGAGE, P.O. BOX 1560, JENKS, OK 74037. 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 a sale. A purchaser at a sale acquires the property "as is" without any expressed or implied warranties at the purchaser's own risk. A purchaser at a sale is not a consumer. If a sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: JULY 14, 2025.


SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR SHELLEY NAIL,
DDNNA TROUT, ZANE NAIL, ZIA NAIL, ZOYE
FERNANDEZ, CHARLES GREEN, LISA BRUNO,
PATRICK ZWEIRS, KRISTOPHER HOLUB, OR AARTI
PATEL

FILE NO.: GMG-3206
PROPERTY: 1107 S ELIZABETH ST
CRANE, TEXAS 79731

EVAN DALE LOWERY

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



4847829

Cause No. 25-052-DCCV-00001

IN RE: ORDER FOR FORECLOSURE	§	IN THE DISTRICT COURT
CONCERNING	§	
1107 S. ELIZABETH ST	§	109 TH JUDICIAL DISTRICT
CRANE, TX 79731	§	
UNDER TEX. R. CIV. PROC. 736	§	CRANE COUNTY, TEXAS
	§	
PETITIONER:	§	
GATEWAY MORTGAGE,	§	
A DIVISION OF GATEWAY FIRST BANK	§	
RESPONDENT:	§	
EVAN DALE LOWERY	§	
BETTY LOWERY, DECEASED	§	
OCCUPANT	§	

EXPEDITED ORDER UNDER RULE 736

1. On this day, the Court considered Petitioner's (Plaintiffs") motion for a default order granting its Application for an expedited order under Rule 736. Petitioner's Application complies with the requirements of Tex. R. Civ. Pro 736.1.

2. The name and last known address of each Respondent subject to this order is:

EVAN DALE LOWERY 1107 S. ELIZABETH STREET CRANE, TX 79731	BETTY LOWERY, DECEASED HENZLEI MAE LOWERY, HEIR 107 S. ADAMS ROAD CRANE, TEXAS 79731
BETTY LOWERY, DECEASED EVAN CORD LOWERY, HEIR 1602 THOMPSON AVENUE CRANE, TEXAS 79731	OCCUPANT 1107 S. ELIZABETH ST CRANE, TX 79731

Each Respondent was properly served with the Amended Application, but none filed a response within the time required by law. The return of service for each Respondent has been on filed with the Court for at least ten days.

3. The property that is the subject of this foreclosure proceeding is commonly known as 1107 S. ELIZABETH ST, CRANE, TX 79731 with the following legal description:

LOT FOUR (4) ON BLOCK ONE (1) IN THE ATRECO ADDITION TO THE CITY OF CRANE, CRANE COUNTY, TEXAS AS SAME IS SHOWN ON MAP OR PLAT OF SAID ADDITION NOW OF RECORD IN VOLUME 117, PAGE 30, DEED RECORDS (SLIDE 34) IN THE OFFICE OF THE COUNTY CLERKS OF

CRANE COUNTY, TEXAS.

4. The lien to be foreclosed is recorded at 109381 in the real property records of CRANE County, Texas.

5. The material facts establishing Respondents' default are alleged in Petitioner's Application and the supporting Affidavit. Those facts are adopted by the Court and incorporated by reference in this order.

6. Based on the Affidavit of Petitioner, no Respondent subject to this order is protected from foreclosure by the Servicemembers Civil Relief Act, 50 U.S.C. App. §501 et seq.

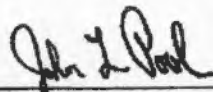
7. Therefore, the Court grants Petitioner's motion for a default order under *Tex. R. Civ. Pro. 736.7 and 736.8*. Petitioner may proceed with foreclosure of the property described above in accordance with applicable law and the home equity lien sought to be foreclose.

8. This order is not subject to a motion for rehearing, a new trial a bill of review, or an appeal. Any challenge to this order must be made in a separate, original proceeding filed in accordance with *Tex. R. Civ. Pro 736.11*.

9. A conformed copy of this order must be attached to the trustee or substitute trustee's foreclosure deed.

IT IS SO ORDERED.

Signed: 6/18/2025



JUDGE PRESIDING

APPROVED:

MICHAEL J. SCHROEDER, P.C.

/s/ Michael J. Schroeder

Michael J. Schroeder

State Bar No. 17817380

Email: mike@lawmjs.com

Sarah R. Price

State Bar No. 24144479

Email: sarah@lawmjs.com

3610 North Josey Lane, Suite 206

Carrollton, TX 75007

Telephone: (972) 394-3086

Facsimile: (972) 394-1263

ATTORNEYS FOR PETITIONER