

FILED FOR RECORD
22nd day of August 20 24
at 7:33 o'clock A.M.
Christina Wanda
Clerk, County Court TOM GREEN COUNTY, TEXAS
Mindy Bratche Deputy
0000010225142

2201 WILSON ST
SAN ANGELO, TX 76901

NOTICE OF [SUBSTITUTE] TRUSTEE'S 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 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.

1. Date, Time, and Place of Sale.

Date: November 05, 2024

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE FOYER OF THE EDD B. KEYES BUILDING OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated May 15, 2015 and recorded in Document INSTRUMENT NO. 201506137 real property records of TOM GREEN County, Texas, with CHANDRA MICHELLE EMFINGER A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR THE FIRST NATIONAL BANK OF SONORA, ITS SUCCESSORS AND ASSIGNS, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by CHANDRA MICHELLE EMFINGER A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$68,633.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. PENNYMAC LOAN SERVICES, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD
SUITE 200
WESTLAKE VILLAGE, CA 91361



2201 WILSON ST
SAN ANGELO, TX 76901

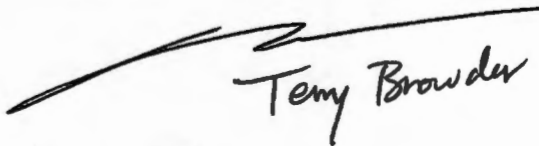
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THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead TERRY BROWDER, LAURA BROWDER, MARSHA MONROE, JAMIE OSBORNE, CARY CORENBLUM, SHAWN SCHILLER, CHARLES GREEN, DANIEL MCQUADE, PATRICK ZWIERS, OR AUCTION.COM whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.

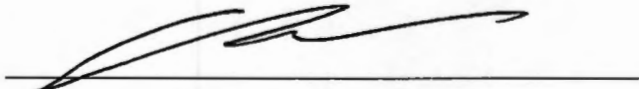


Israel Saucedo



Certificate of Posting

My name is Terry Browder, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 08-22-24 I filed at the office of the TOM GREEN County Clerk and caused to be posted at the TOM GREEN County courthouse this notice of sale.


Declarants Name: Terry Browder
Date: 08-22-24

2201 WILSON ST
SAN ANGELO, TX 76901

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TOM GREEN

EXHIBIT "A"

LOT 16, BLOCK 23, SECTION 11, JEFFERSON HEIGHTS ADDITION, CITY OF SAN ANGELO, TOM GREEN COUNTY, TEXAS,
ACCORDING TO MAP OR PLAT RECORDED IN VOLUME 2, PAGE 193, PLAT RECORDS OF TOM GREEN COUNTY, TEXAS.