

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 11/4/2022	<b>Grantor(s)/Mortgagor(s):</b> TERESA JONES, AN UNMARRIED WOMAN.
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR HOMETOWN LENDERS INC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> PENNYMAC LOAN SERVICES, LLC
<b>Recorded in:</b> Volume: N/A Page: N/A Instrument No: 202217020	<b>Property County:</b> TOM GREEN
<b>Mortgage Servicer:</b> PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
<b>Date of Sale:</b> 4/7/2026	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> THE FOYER OF THE EDD B. KEYES BUILDING. IN THE EVENT THAT THE KEYES BUILDING IS CLOSED, THE SALES WILL BE HELD AT THE SOUTH ENTRANCE OF THE KEYES BUILDING, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

FILED FOR RECORD  
 2026 JAN 12 AM 8:48  
 CHRISTINA URAMDO  
 COUNTY CLERK  
 COUNTY OF TOM GREEN, TEXAS

**Legal Description:** LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Terry Browder, Laura Browder, Jamie Osborne, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs, Laura Browder or Jamie Osborne, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

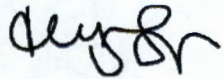
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**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.**

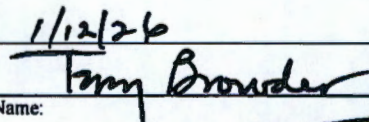
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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.**

Dated: 1/7/2026



Thuy Frazier, Attorney  
 McCarthy & Holthus, LLP  
 1255 West 15th Street, Suite 1060  
 Plano, TX 75075  
 Attorneys for PennyMac Loan Services, LLC

Dated: 1/12/26



Printed Name:

Substitute Trustee  
 c/o Xopa  
 1255 West 15th Street, Suite 1060  
 Plano, TX 75075  
<https://sales.mccarthyholthus.com/>

**MH File Number:** TX-25-125809-POS  
**Loan Type:** FHA

**EXHIBIT "A"**

Field notes of a 2.00-acre tract of land out of the J. Danem Survey No. 1629, Abstract No. 151, Tom Green County, Texas, and also being out of a 327.6-acre tract, called Tract I, described in a Partition Deed, recorded in Instrument No. 459277, Official Public Records, Tom Green County, Texas, and said 2.00-acre tract being more particularly described by metes and bounds as follows:

Beginning at a 1/2" iron rod found at the base of a pine fence corner post, capped "SKG Engineering", in the north right-of-way of a paved road, known as Farm to Market Road (FM) 388, at an ell corner in the south line of said 327.6-acre tract, for the southeast corner of this herein described tract of land, from which a 5/8" iron rod found in the north line of F.M. 388 and the west line of a paved road known as 4<sup>th</sup> Road, bears South 89°10'56" East, a distance of 2376.22 feet;

Thence North 89°00'38" West, a distance of 270.86 feet, with the north right-of-way of said F.M. 388, south line this tract to a 1/2" iron rod found at the base of a 2" pipe fence corner post, at an ell corner in the south line of said 327.6-acre tract, for the southwest corner of this herein described tract of land;

Thence North 00°59'22" East, a distance of 321.65 feet, to a 2" pipe fence corner post found at an interior corner in the south line of said 327.6-acre tract, for the northwest corner of this herein described tract of land;

Thence South 89°00'38" East, a distance of 270.86 feet, to a 1/2" iron rod set, capped "MQI", at an interior corner in the south line of said 327.6-acre tract, for the northeast corner of this herein described tract of land, from which a 2" pipe fence corner post bears South 18°56'18" West, a distance of 1.62 feet;

Thence South 00°59'22" West a distance of 321.65 feet, to the Point of Beginning, containing 2.00-acres of land, more or less, subject to all easements of record.