

FILED FOR RECORD

2026 MAR 17 AM 8:10

CHRISTINA URBANO
COUNTY CLERK
COUNTY OF TOM GREEN, TEXAS

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 East 94.6 feet of Lots 8 and 9 Block 44, Park Heights addition, city of San Angelo Tom Green County, Texas, according to map or plat recorded in Volume 26, Page 360 deed records of Tom Green County, Texas.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 06/11/2021 and recorded in Document 202110330 real property records of Tom Green County, Texas.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:


Date: 04/07/2026
Time: 10:00 AM
Place: Tom Green County, Texas at the following location: THE FOYER OF THE EDD B. KEYES BUILDING OR IN THE EVENT THE KEYES BUILDING IS CLOSED, AT THE SOUTH ENTRANCE OF THE KEYES BUILDING OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

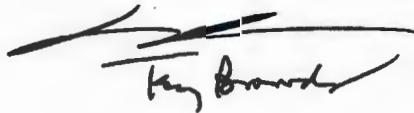
4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of 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 KEVIN JOSEPH CARMAN AND SUE LYNN CARMAN, provides that it secures the payment of the indebtedness in the original principal amount of \$240,405.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. The Secretary of Veterans Affairs, an officer of the United States is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is The Secretary of Veterans Affairs, an officer of the United States c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 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 AVT Title Services, L.L.C. located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056. Substitute Trustee to act under and by virtue of said Deed of Trust.

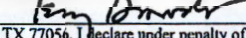
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.


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



For additional sale information visit: www.mwzmlaw.com/tx-investors

Certificate of Posting

I am  whose address is c/o AVT Title Services, L.L.C. 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 3/17/24 I filed this Notice of Foreclosure Sale at the office of the Tom Green County Clerk and caused it to be posted at the location directed by the Tom Green County Commissioners Court.

(21)