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403 SW 13TH ST
SEMINOLE, TX 79360

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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: April 01, 2025

Time: The sale will begin at 1:00 PM or not later than three hours after that time.

Place: THE WEST PORCH OF THE GAINES COUNTY COURTHOUSE LEADING INTO THE MIDDLE LANDING FROM THE WEST DOOR OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

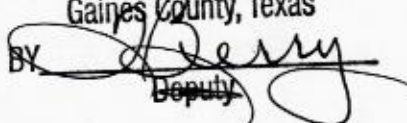
3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated December 15, 2023 and recorded in Document INSTRUMENT NO. 2023-05714 real property records of GAINES County, Texas, with TORI VALVERDE AN UNMARRIED WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by TORI VALVERDE AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$211,105.00, 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

— FILED —
2025. 11:45 AM
Terri Berry, County Clerk
Gaines County, Texas
BY  Deputy



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 SHELLEY NAIL, DONNA TROUT, CASSIE MARTIN, ZANE NAIL, CHARLES GREEN, KRISTOPHER HOLUB, RAMIRO CUEVAS, PATRICK ZWIERS, AUCTION.COM, JOHN MCCARTHY, OR DAVID CARRILLO 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.

Il sb

Edm C

Israel Saucedo

Certificate of Posting

My name is Elizabeth Cardenas, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 2-21-25 I filed at the office of the GAINES County Clerk and caused to be posted at the GAINES County courthouse this notice of sale.

Edm C

Declarants Name: Elizabeth Cardenas

Date: 2-21-25

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GAINES

EXHIBIT "A"

THE SURFACE ESTATE ONLY OF THE SOUTH 15 FEET OF LOT TEN (10) AND THE NORTH 55.0 FEET OF LOT NINE (9), BLOCK SEVEN (7), AUSTIN ACRES ADDITION TO THE TOWN OF SEMINOLE, GAINES COUNTY, TEXAS, AS SHOWN IN PLAT RECORDED IN VOL. 128, PAGE 360, DEED RECORDS OF GAINES COUNTY, TEXAS.