

#20

TS No.: 2026-00687-TX
26-000346-673

Notice of [Substitute] Trustee 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: 08/04/2026

Time: The sale will begin at 01:00 PM or not later than three hours after that time

Place: Gaines County, Texas at the following location: **AN AREA BY THE WEST EDGE OF THE WEST PORCH OF THE COURTHOUSE AND ON THE EAST BY THE MIDDLE LANDING OF THE INSIDE STAIRS LEADING TO THE COURTHOUSE FROM THE WEST DOOR OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: -487 COUNTY ROAD 102, SEMINOLE, TX 79360

2. 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 09/10/2025 and recorded 09/11/2025 in Document 2025-05151, real property records of Gaines County, Texas, with **Seth Holden Russell and Markeya Marsha Russell, husband and wife** grantor(s) and ARK-LA-TEX FINANCIAL SERVICES, L.L.C. DBA BENCHMARK MORTGAGE as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **Seth Holden Russell and Markeya Marsha Russell, husband and wife**, securing the payment of the indebtedness in the original principal amount of **\$244,963.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **Ark-La-Tex Financial Services, LLC** is the current mortgagee of the note and deed of trust or contract lien.

FILED
5/28/2026 3:14 P m
Terri Berry, County Clerk
Gaines County, Texas
BY *[Signature]*
Deputy

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6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows:

A 2.00 ACRE TRACT OF LAND BEING THE WEST 131.25 FEET OF THE EAST 787.65 FEET OF TRACT 81, TOWN AND COUNTRY ESTATES, INSTALLMENT NO. 4, A PART OF SECTION 127, W.T. RY. CO. SURVEY, GAINES COUNTY, TEXAS, ACCORDING TO A PLAT THEREOF RECORDED IN PLAT CABINET 2, PAGE 22, COUNTY CLERK OF GAINES COUNTY, TEXAS, SAID 2.00 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A SPINDLE FOUND IN THE SOUTH LINE OF SAID TRACT 81, FOR THE SOUTHWEST CORNER OF THAT CERTAIN 5.00 ACRE TRACT OF LAND DESCRIBED IN DEED FROM HENRY AND TINA UNGER TO JOHN AND KRISTINA REDEKOP RECORDED IN VOLUME 2007, PAGE 1895, OFFICIAL PUBLIC RECORDS, GAINES COUNTY, TEXAS, AND FOR THE SOUTHEAST CORNER OF THIS TRACT, FROM WHICH A 1" IRON PIPE FOUND FOR THE SOUTHEAST CORNER OF SAID TRACT 81 AND THE SOUTHEAST CORNER OF SAID SECTION 127 BEARS N.89°57'15"E. 656.40 FEET; THENCE 8.89° 57' 15" W., ALONG THE SOUTH LINE OF SAID TRACT 81, A DISTANCE OF 131.25 FEET TO A SPINDLE SET FOR THE SOUTHWEST CORNER OF THIS TRACT; THENCE N.0°06'45" E., AT 40.00 FEET PASS A ½" IRON ROD WITH CAP MARKED ""NEWTON SURVEYING" SET IN THE NORTHERLY RIGHT-OF-WAY LINE OF COUNTY ROAD 102, IN ALL 663.83 FEET TO A ½" IRON ROD WITH CAP MARKED "NEWTON SURVEYING" SET IN THE NORTH LINE OF SAID TRACT 81, FOR THE NORTHWEST CORNER OF THIS TRACT; THENCE N.89°58'14"E., ALONG THE NORTH LINE OF SAID TRACT 81, A DISTANCE OF 131.25 FEET TO A CROSS-TIE POST FOUND FOR THE NORTHWEST CORNER OF SAID 5.00 ACRE TRACT, AND FOR THE NORTHEAST CORNER OF THIS TRACT; THENCE S.0° 06' 45"W., AT 623.79 FEET PASS A ½" IRON ROD WITH CAP MARKED "NEWTON SURVEYING" FOUND IN SAID NORTHERLY RIGHT-OF-WAY LINE OF COUNTY ROAD 102, IN ALL 663.79 FEET TO THE PLACE OF BEGINNING.

Used x Year 2019 Length 68 Width 30

Manufacturer/Make CMH MANUFACTURING INC/32SMH32683BH19

Model Name or Model No. 32SMH32683BH19

Serial No. CW2020387TXA / CW2020387TXB

Certificate of Title Number MH00784793

8. 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. **Onity Mortgage Corporation f/k/a PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O Onity Mortgage Corporation f/k/a PHH Mortgage Corporation

PO BOX 24605

West Palm Beach, FL 33416-4605

Phone: 877-744-2506

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9. Limitation of Damages: If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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.

Date: 05/26/2026



Mark Bombick – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.
114 Mesa Park, Suite 100
El Paso, TX 79912
Telephone: 855-427-2204
Fax: 866-960-8298

For additional sale information visit: www.hubzu.com or (855) 882-1314

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.



Certificate of Posting

I am _____ whose address is c/o Well Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 5-28-26 filed this Notice of Foreclosure Sale at the office of the Gaines County Clerk and caused it to be posted at the location directed by the Gaines County Commissioners Court.