

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated August 20, 2021 and recorded under Clerk's File No. 214945 and corrected via instrument# 253970, in the real property records of Austin County Texas, with Marvin Kenneth Layne, unmarried man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Eustis Mortgage Corp., dba Verity Mortgage, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Marvin Kenneth Layne, unmarried man securing payment of the indebtedness in the original principal amount of \$278,100.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Marvin Kenneth Layne. PHH Asset Services LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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 property securing the above referenced loan. PHH Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee. PHH Mortgage Corporation, is representing the Mortgagee, whose address is: 1 Mortgage Way, Mount Laurel, NJ 08054.

Legal Description:

LOT 12, BLOCK OF MEADOW VIEW ESTATES, A SUBDIVISION OF 134.6506 ACRES OF LAND, MORE OR LESS OUT OF THE H & T C RAILROAD COMPANY SURVEY, SECTION 161, ABSTRACT 205, AUSTIN COUNTY TEXAS ACCORDING TO THE PLAT FILED FOR RECORD IN THE OFFICE OF THE COUNTY CLERK OF AUSTIN COUNTY, TEXAS IN VOLUME 1, PAGES 249-252 OF THE PLAT RECORDS. NOTE: THE COMPANY DOES NOT REPRESENT THAT THE ACREAGE OF SQUARE FOOTAGE CALCULATIONS ARE CORRECT.

SALE INFORMATION

Date of Sale: 11/04/2025

Earliest Time Sale Will Begin: 1:00 PM

Location of Sale: The place of the sale shall be: Austin County Courthouse, Texas at the following location: In the foyer of the Austin County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. 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,"



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AUSTIN COUNTY CLERK
AUSTIN COUNTY, TEXAS

"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.

The sale will begin at the earliest time stated above, or within three (3) hours after that time. 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.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Kathleen Adkins, Reid Ruple, Evan Press, Michael Kolak, Crystal Koza, Cary Corenblum, Joshua Sanders, Amy Beaulieu, Amy Oian, Matthew Hansen, Jami Grady, Aleena Litton, , Megan Randle, Ebbie Murphy, Robert Randle, Megan L. Randle, Ebbie Murphy, Pete Florez, Debby Jurasek , Jennyfer Sakiewicz, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.**

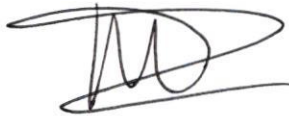
The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on 09/09/2025.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by:

Printed Name:



Megan L. Randle

C&M No. 44-25-02326

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COUNTY CLERK
AUSTIN COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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.

Matter No.: 136157-TX

Date: September 29, 2025

County where Real Property is Located: Austin

ORIGINAL MORTGAGOR: TIERRA KINSEY AND ANTHONY KINSEY, WIFE AND HUSBAND

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
BENEFICIARY, AS NOMINEE FOR PENNYMAC LOAN SERVICES,
LLC, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 7/15/2022, RECORDING INFORMATION: Recorded on 7/20/2022, as Instrument No.
224198

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **LOT 4, BLOCK 4 OF BRAZOS COUNTY
SUBDIVISION, SECTION II, A SUBDIVISION IN AUSTIN COUNTY, TEXAS, ACCORDING TO THE
PLAT THEREOF RECORDED IN VOLUME 1, PAGE 25 OF THE PLAT RECORDS OF AUSTIN
COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **11/4/2025**, the foreclosure sale will be conducted in
Austin County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property
Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners
Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be
conducted no earlier than **1:00 PM**, or not later than three (3) hours after that time, by one of the Substitute Trustees
who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness
superior to the Deed of Trust.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the
Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services,
LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC
3043 Townsgate Rd, Suite 200
Westlake Village, CA 91361

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 property securing the above
referenced loan.

Page 1 of 2



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Don Day
COUNTY CLERK
AUSTIN COUNTY, TEXAS

2025-0033

Matter No.: 136157-TX

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 3333 Camino Del Rio South, Suite 225, San Diego, CA 92108-0935, Phone: (866) 931-0036.

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.

By: Hollis Hamilton
Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108



Return to:
ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS §
 § KNOW ALL MEN BY THESE PRESENTS:
COUNTY OF AUSTIN §

WHEREAS, on February 24, 2023, **IAK Holdings, Inc ("Borrower")**, in the original principal amount of SEVEN HUNDRED THIRTY FIVE THOUSAND AND 00/100 DOLLARS (\$735,000.00), now payable to Stellar Bank by assignment, and bearing interest as stated therein (the "7322 Note"), said Note and any and all other indebtedness, obligations and liabilities of any kind of the Grantors, or any Maker of the Note, to Beneficiary, now or hereafter existing, absolute or contingent, joint and/or several, secured or unsecured, due or not due, arising by operation of law or otherwise being secured by that certain **Deed of Trust and Security Agreement** dated February 24, 2023, executed by **IAK Holdings, Inc.**, as "Grantor" in favor of Ramon A. Vitulli, III, as Trustee, filed for record on March 3, 2023 in the Official Public Records of Austin County, Texas, under Instrument No. 231231 (the "Deed of Trust") covering and describing the "Premises", as such term is defined in the Deed of Trust.

Reference is further made to that certain **Collateral Assignment of Rents and Leases** dated February 24, 2023, executed by **IAK Holdings, Inc.**, as "Assignor" covering and describing the Premises, and filed for record on March 3, 2023 in the Official Public Records of Austin County, Texas, under Instrument No. 231232, whereby Borrower assigned all of

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[Signature]
COUNTY CLERK
AUSTIN COUNTY, TEXAS

2025-0034

its rights, titles and interests in any and all leases and rents of the Premises to further secured payment of the indebtedness.

Reference is further made to that certain **Guaranty Agreement** dated February 24, 2023, executed by **Sikander K. Pasha ("Guarantor")**, whereby he jointly and severally, for themselves, their heirs, executors, administrators and successors absolutely and unconditionally guaranteed to the Lender, its successors and assigns, the prompt, complete and full payment at maturity of all sums owing and to be owing

WHEREAS, default has occurred under the terms and provisions of the referenced Note and Deed of Trust and the same are now wholly due, and Stellar Bank, formerly known as Allegiance Bank (the "Mortgagee"), the owner and holder of the Note, has requested the undersigned to sell the Premises described below; and

WHEREAS, the above named Trustee and any previously appointed Substitute Trustee(s) was removed in accordance with the Deed of Trust and the Mortgagee designated and appointed **Ted L. Walker, 125 Main Street, PO Box 62, Jasper, Texas 75951**, as Substitute Trustee to enforce the Trust set forth in said Deed of Trust.

NOW, THEREFORE, pursuant to the authority conferred upon me by the Deed of Trust, I hereby give notice that the Premises described below will be sold at public auction to the highest bidder for cash. The sale is scheduled to be held at the following date, time, and place:

Date: November 4, 2025

Time: 3:30 p.m. C.S.T and may occur no later than 4:00 p.m. C.S.T.

Place: The foyer of the Austin County Courthouse, 1 East Main Street, Bellville, Austin County, Texas 77418 or if the preceding area is no longer the designated area, at the area most recently designated by the County

Commissioner's Court or as designated by the County Commissioners Court
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.

This conveyance will be made subject to any exceptions referenced in the Deed of Trust, if any, to the extent the same are still in effect and shall not cover any part of the Premises that has been released from the liens of the Deed of Trust. The Premises that will be sold at the foreclosure sale is described as follows:

Premises: See Exhibit A attached hereto and incorporated herein by reference

ACTIVE MILITARY SERVICE NOTICE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE 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. To determine if you are entitled to and what protections may be afforded you under the Servicemembers Civil Relief Act, you may call the toll-free telephone numbers for Military One Source: From the United States: 1-800-342-9647. From outside the United States (where available): 1-800-342-6477. International collect: 484-530-5747.

THE SALE OF THE PREMISES IS "AS-IS" AND "WHERE-IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. THE SUBSTITUTE TRUSTEE MAKES NO REPRESENTATIONS OR WARRANTIES WITH RESPECT TO THE COMPLIANCE WITH THE LAWS,

RULES, AGREEMENTS OR SPECIFICATIONS, CONDITION, QUALITY, CAPACITY, A DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PREMISES, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

SUBSTITUTE TRUSTEE RESERVES THE RIGHT TO DETERMINE INCREMENTS IN WHICH BIDS WILL BE ACCEPTED AND TO ANNOUNCE SAME AT THE SALE.

Dated: October 8, 2025

/s/ Ted L. Walker

Ted L. Walker, Substitute Trustee
PO Box 62
Jasper, Texas 75951
Phone (409) 384-8899
Facsimile (409) 384-9899
Email twalker@walker-firm.com

R:\ALLEGIANCE BANK\ASTELLAR BANK\63-31 IAK Holdings LLC\Foreclosure\2025-10-08 NotSubTRSale.AustinCo.wpd

EXHIBIT A

BEING A TRACT OR PARCEL OF LAND CONTAINING 0.3178 ACRE OF LAND OUT OF LOT 29 Or THE SOUTH END ADDITION TO THE TOWN OF SEALY, TEXAS, A SUBDIVISION OF RECORD IN VOLUME 35, PAGE 244 OF AUSTIN COUNTY DEED RECORDS (A.C.D.R.) AUSTIN COUNTY, TEXAS, BEING THAT SAME CALLED 0.318 ACRE TRACT OF RECORD IN VOLUME 749, PAGE 277, (A.C.D.R.) SAID 0.3178 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS WITH ALL BEARINGS REFERENCED TO SAID 0.318 ACRE TRACT:

BEGINNING AT A 5/8 INCH IRON ROD SET FOR THE COMMON NORTHWEST CORNER TO SAID LOT 29. SAID 0.3178 ACRE TRACT, THE HEREIN DESCRIBED TRACT, THE SOUTHWEST CORNER TO THAT CERTAIN CALLED 0.404 ACRE TRACT OF RECORD UNDER AUSTIN COUNTY- CLERK'S FILE NUMBER (A.C.C.F.) 051706, THE SOUTHWEST CORNER TO LOT 30 OF SAID SOUTH END ADDITION, IN THE EAST RIGHT-OF-WAY LINE OF MEYERS STREET (STATE HIGHWAY 36);

THENCE NORTH 79 DEGREES 02 MINUTES 45 SECONDS EAST, A DISTANCE OF 150.10 FEET TO A 6/8 IRON ROD FOUND FOR THE COMMON NORTHEAST CORNER OF SAID 0.3173 ACRE TRACT, LOT 29, THE HEREIN DESCRIBED TRACT, THE SOUTHEAST CORNER TO SAID 0.404 ACRE TRACT, SAID LOT 30, THE SOUTHWEST CORNER OF THAT CERTAIN CALLED 0.258 ACRE TRACT OF RECORD UNDER A.C.C.F. NUMBER 79-1865, THE SOUTHWEST CORNER TO LOT 44 OF SAID SOUTH END ADDITION AND THE NORTHWEST CORNER TO THAT CERTAIN CALLED 0.171 ACRE TRACT OF RECORD UNDER A.C.C.F. NUMBER '048055 AND LOT 40 OF SAID SOUTH END ADDITION

THENCE SOUTH 10 DEGREES 55 MINUTES 52 SECONDS EAST, ALONG THE COMMON EAST LINE OF SAID LOT 29 AND THE WEST LINE OF SAID LOT 46, A DISTANCE OF 9223 FEET TO A 5/8 IRON ROD FOUND FOR THE COMMON SOUTHEAST CORNER TO SAID 0.318 ACRE TRACT. HEREIN DESCRIBED TRACT AND THE NORTHEAST CORNER OF THAT CERTAIN TRACT (TRACT TWO) OF RECORD UNDER A.C.C.F. NUMBER 987491, IN THE WEST LINE OF THAT CERTAIN TRACT OF RECORD UNDER A.C.C.F. NUMBER 0224330;

THENCE SOUTH 79 DEGREES 02 MINUTES 45 SECONDS WEST, A DISTANCE 150.10 FEET TO A POINT FOR THE COMMON SOUTHWEST CORNER TO SAID 0.3178 ACRE TRACT. THE HEREIN DESCRIBED TRACT, THE NORTHWEST CORNER TO SAID TRACT TWO, IN THE EAST RIGHT-OF-WAY LINE OF THAT AFOREMENTIONED MEYER STREET; FROM WHICH A 5/8 IRON ROD FOUND BEARING SOUTH 47 DEGREES 18 MINUTES 21 SECONDS WEST, A DISTANCE OF 0.50 FEET;

THENCE NORTH 10 DEGREES 55 MINUTES AND 52 SECONDS WEST, ALONG SAID EAST RIGHT-OF-WAY LINE, A DISTANCE OF 9223 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.3178 ACRE (13,843 SQUARE FEET) OF LAND, MORE OR LESS; together with all buildings and other improvements thereon and hereafter placed thereon, and all fixtures, materials,

equipment, apparatus, furniture, furnishings and other property, real and personal, now or hereafter installed or used on the above-described property or the improvements thereon, including, but not limited to, all heating, lighting, refrigeration, plumbing, ventilating, incinerating, water-heating, cooking and air-conditioning equipment, fixtures and appurtenances, window screens, window shades, Venetian blinds, awnings, drapes, rugs, and other floor coverings and shrubbery and other chattels and personal property used or furnished in connection with the operation, use and enjoyment of the above-described property and the improvements thereon, and all renewals, replacements and substitutions thereof and additions thereto, all of which said property and fixtures shall be deemed to be a part of and affixed to the above-described real property; all rents, revenues, income and profits arising from any part of the above-described property and the use thereof, including all rents, revenues, bonus money, royalties, rights and benefits accruing to Grantors under all present and future oil, gas and mineral leases on any part of the above-described property; all rights, title and interest of Grantors in and to any utility capacities and wastewater reservations relating to any part of the above-described property; all rights, title and interest of Grantors in and to any and all Wastewater Capacity Reservations of any kind or character, if any, covering the Land or Improvements, issued or which may be issued by any governmental agencies having jurisdictions thereof, and all other rights relating to sewage treatment capacity, water capacity and utilities servicing the Land or Improvements (said rights described in this subparagraph being collectively sometimes called "Utilities Rights") and all rights, title and interest of Grantors in and to any permits, licenses, franchises, certificates, and other rights and privileges obtained in connection with said real property; and all the estate, right, title and interest of every nature whatsoever of the Grantors in and to all of the foregoing and every part and parcel thereof.

FILED AND RECORDED

Instrument Number: 254693

Instrument Type: NOTICE

Filing and Recording Date: 10/13/2025 10:01 AM

Number of Pages: 7

GRANTOR WALKER, TED L-SUB TR

GRANTEE WALKER, TED L-SUB TR

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Austin County, Texas.



Diane Day

Diane Day, County Clerk
Austin County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the Clerk.

DO NOT DESTROY - Warning, this document is part of the Official Public Record.