

POSTED  
VG DATE 12-15-22

**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.: 108352-TX

Date: December 14, 2022

County where Real Property is Located: Nolan

ORIGINAL MORTGAGOR: GREGORY A. FRANCIS, AND MARLA J. FRANCIS, HUSBAND AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 4/25/2018, RECORDING INFORMATION: Recorded on 5/9/2018, as Instrument No. 18-25566 in Book 1473 Page 0063 and later modified by a loan modification agreement recorded as Instrument 20-30737 VOL 1574 PG 0155 on 03/09/2020 and later modified by a loan modification agreement recorded as Instrument 21-35357 VOL 1666 PG 0158 on 11/12/2021

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): A 1.008 ACRE TRACT OF LAND BEING SITUATED IN SECTION 31, BLOCK 21, T&P RR CO SURVEY, ABSTRACT NO. 344, NOLAN COUNTY, TEXAS, BEING ALL OF THAT CERTAIN CALLED TRACT FROM EDGAR F. KUSS ET UX TO RONNIE MALDONADO ET UX, DATED APRIL 9, 2003, DESCRIBED IN VOLUME 623, PAGE 10, DESCRIBED AS LOT 2, BLOCK 1, OF THE TOWN AND COUNTRY SUBDIVISION, AS RECORDED IN SLIDE 224B, PLAT RECORDS, NOLAN COUNTY, TEXAS, AND BEING ALL OF THAT CERTAIN CALLED TRACT AS DESCRIBED IN A DEED FROM DOROTHY KUSS TO RONNIE MALDONADO ET UX, DATED MARCH 30, 2009, RECORDED IN VOLUME 970, PAGE 156, DEED RECORDS, NOLAN COUNTY, TEXAS, AND DESCRIBED MORE PARTICULARLY BY METES AND BOUNDS AS FOLLOWS MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 2/7/2023, the foreclosure sale will be conducted in Nolan 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.

RECEIVED

DEC 15 2022

Nolan County Clerk



Matter No.: 108352-TX


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:

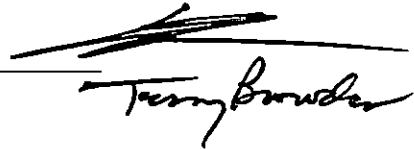
PennyMac Loan Services, LLC  
3043 Townsgate Rd, Suite 200  
Westlake Village, CA 91361

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.

**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 MARSHA MONROE, TERRY BROWDER, LAURA BROWDER, JAMIE OSBORNE, PAUL A. HOEFKER, ROBERT L. NEGRIN** 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, 701 N. Post Oak Road, Suite 205, Houston, TX 77024, Phone: (713) 293-3618.

**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:   
Paul A. Hoefker, Attorney  
Robert L. Negrin, Attorney  
Aldridge Pite, LLP  
701 N. Post Oak Road, Suite 205  
Houston, TX 77024



**Return to:**  
ALDRIDGE PITE, LLP  
4375 JUTLAND DR., SUITE 200  
P.O. BOX 17935  
SAN DIEGO, CA 92177-0935  
FAX #: 619-590-1385  
866-931-0036

## EXHIBIT "A"

A 1.008 ACRE TRACT OF LAND BEING SITUATED IN SECTION 31, BLOCK 21, T&P RR CO SURVEY, ABSTRACT NO. 344, NOLAN COUNTY, TEXAS, BEING ALL OF THAT CERTAIN CALLED TRACT FROM EDGAR F. KUSS ET UX TO RONNIE MALDONADO ET UX, DATED APRIL 8, 2003, DESCRIBED IN VOLUME 623, PAGE 10, DESCRIBED AS LOT 2, BLOCK 1, OF THE TOWN AND COUNTRY SUBDIVISION, AS RECORDED IN SLIDE 224B, PLAT RECORDS, NOLAN COUNTY, TEXAS, AND BEING ALL OF THAT CERTAIN CALLED TRACT AS DESCRIBED IN A DEED FROM DOROTHY KUSS TO RONNIE MALDONADO ET UX, DATED MARCH 30, 2009, RECORDED IN VOLUME 970, PAGE 156, DEED RECORDS, NOLAN COUNTY, TEXAS, AND DESCRIBED MORE PARTICULARLY BY METES AND BOUNDS AS FOLLOWS:

**BEGINNING:** at a 1/2" iron rod (found) at the southeast corner of the above mentioned Lot 2 and the northeast corner of Lot 1, being in the west right-of-way line of Santa Fe Depot Road;

**THENCE:** South 66°47'10" West, for a distance of 172.71 feet, with the south boundary line of Lot 2 and the north boundary line of Lot 1, to a 1/2" iron rod (found with cap marked "MORRIS 2428") at the most southern southwest corner of Lot 2 and the southeast corner of the above mentioned tract as described in Volume 970, Page 156;

**THENCE:** South 66°47'10" West, for a distance of 45.62 feet, with the south boundary line of said tract as described in Volume 970, Page 156, to a point at the southwest corner of said tract as described in Volume 970, Page 156, from which a square bolt (found bent) bears South 78°46'16" West, a distance of 0.42 feet;

**THENCE:** North 23°29'38" West, for a distance of 40.86 feet, with the west boundary line of said tract as described in Volume 970, Page 156, to a 1/2" iron rod (found) at the most northern southwest corner of said Lot 2 and the southeast corner of Lot 3;

**THENCE:** North 23°29'38" West, for a distance of 158.49 feet, with the west boundary line of said Lot 2 and the east boundary line of Lot 3, to a 3/4" iron pipe (found) at the northwest corner of said Lot 2 and an interior ell corner of Lot 3;

**THENCE:** North 68°21'41" East, for a distance of 217.71 feet, with the north boundary line of said Lot 2 and the south boundary line of Lot 3, to a 1/2" iron rod (found bent) at the northeast corner of said Lot 2 and the southeast corner of Lot 3, being in the west right-of-way line of Santa Fe Depot Road;

**THENCE:** South 23°40'20" East, for a distance of 200.77 feet, with the east boundary line of said Lot 2 and the west right-of-way line of Santa Fe Depot Road, back to the Place of Beginning and containing 1.0008 acres of land.