NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 9/24/2015	Grantor(s)/Mortgagor(s): TINA FAGUNDES AND SERVANDO SAENZ, AS JOINT TENANTS
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR ASPIRE FINANCIAL, INC. DBA TEXASLENDING.COM, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: OP 177 Page: 272 Instrument No: 2015 6307	Property County: BROWN
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 3/4/2025 Earliest Time Sale Will Begin: 10:00AM Place of Sale of Property: 200 S Broadway St, Brownwood, TX 76801 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Kim Anderson, Ron Anderson, Jay Jacobs, Alexis Mendoza or Kevin Key, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

Dated: 12/9/2024 Dated: 12/11/24 Kevin Key Printed Name: Kevin Key Thuy Frazier, Attorney Substitute Trustee McCarthy & Holthus, LLP c/o Xome 1255 West 15th Street, Suite 1060 1255 West 15th Street, Suite 1060 Plano, TX 75075 Plano, TX 75075

Posted by: EThura Ortega-Smith

Sharon Ferguson, Brown County Clark Time 1:57 Ph

DEC 1 2 2024

MH File Number: TX-24-101535-POS

Attorneys for PennyMac Loan Services, LLC

Loan Type: FHA

Exhibit A

Legal description of the land:

Being all of Lot 5 and the Northeast 1/2 of Lot 4, Block 4, Southmore Terrace, an addition to the City of Brownwood, Brown County, Texas, more particularly described on Exhibit "A", attached hereto and made a part hereof for all purposes.

EXHIBIT "A"

FIELD NOTES for a tract of land in Brown County, Texas, said tract being all of Lot 5 and the Northeast 1/2 of Lot 4, Block 4, of the Southmore Terrace Additional of the City of Brownwood, Texas, according to the plat of record of said Addition as recorded in Volume 1, Page 52, Plat Records of Brown County, Texas, said tract being the same tract described in a deed to Joe Ontiveros, as recorded in Volume 1197, Page 436, Real Property Records of Brown County, Texas, said tract being sometimes being known as 2405 Avenue E and being more fully described as follows:

BEGINNING at a 1" iron stake found in the ground in the Northwest line of Avenue E, said stake bearing N 45° 00' 00" E 75' from the South corner of Lot 3 of said Block and 25' from the South corner of said Lot 4;

THENCE N 45° 00' 00" W 150.00' (Basis of Bearing-Plat Call) to a 3/8" iron stake set in the ground in the Southeast line of a 15' alley, said stake marking the West corner of this tract;

THENCE N 45° 00' 00" W 75.00' along said Southeast line to a 3/8" iron stake set in the ground, said stake marking the North corner of said Lot 5;

THENCE S 45° 00' 00" E 150.00' to a 3/8" iron stake set in the gorund in said Northwest line, said stake marking the East corner of said Lot 5;

THENCE S 45° 00' 00" W 75.00' along said Northwest line to the place of BEGINNING, at 50.00' the South corner of said Lot 5 and the East corner of said Lot 4.

Sharon Ferguson, Brown County Clark
Time 1:570m.

DEC 1 2 2024

By Deputy: Hu.