

Notice of Substitute Trustee Sale

R 348

T.S. #: 23-10094

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.

Date, Time, and Place of Sale - The sale is scheduled to be held at the following date, time and place:

Date: 4/2/2024
Time: The sale will begin no earlier than 1:00 PM or no later than three hours thereafter.
The sale will be completed by no later than 4:00 PM
Place: Young County Courthouse in GRAHAM, Texas, at the following location: Young County Courthouse, 516 Fourth Street, Graham, TX 76450
OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

Property To Be Sold - The property to be sold is described as follows:

BEING ALL OF LOT NO. TWENTY-THREE (23), IN BLOCK NO. FIVE (5), OF FAIRWAY MEADOWS ADDITION, AN ADDITION TO THE CITY OF GRAHAM, YOUNG COUNTY, TEXAS AS SHOWN BY MAP OR PLAT RECORDED IN VOLUME 1, PAGE 363, PLAT RECORDS OF YOUNG COUNTY, TEXAS.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 7/30/2021 and is recorded in the office of the County Clerk of Young County, Texas, under County Clerk's File No 2021 21002609, recorded on 8/3/2021, in Book --, Page --, of the Real Property Records of Young County, Texas.
Property Address: 1512 THOMAS LN GRAHAM Texas 76450

Trustor(s): ELIZABETH GIBBONS GRIFFITH Original Beneficiary: Mortgage Electronic Registration Systems, Inc, as beneficiary, as nominee for TOWN SQUARE MORTGAGE AND INVESTMENTS LLC. DBA TOWN SQUARE MORTGAGE, its successors and assigns

Current Beneficiary: Planet Home Lending, LLC Loan Servicer: Planet Home Lending, LLC

Current Substituted Trustees: Auction.com, Guy Wiggs, Jamie Osborne, Brenda Wiggs, Donna Stockman, David Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Terry Browder, Laura Browder, Marsha Monroe, Brandy Bacon, Rick Snoke, Prestige Default Services, LLC

FILED FOR RECORD

FEB 22 2024

**ANN FORD, COUNTY CLERK
YOUNG COUNTY, TEXAS**

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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.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by ELIZABETH A GIBBONS GRIFFITH, an unmarried woman. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$169,750.00, executed by ELIZABETH A GIBBONS GRIFFITH, an unmarried woman, and payable to the order of Mortgage Electronic Registration Systems, Inc, as beneficiary, as nominee for TOWN SQUARE MORTGAGE AND INVESTMENTS LLC, DBA TOWN SQUARE MORTGAGE, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of ELIZABETH A GIBBONS GRIFFITH, an unmarried woman to ELIZABETH GIBBONS GRIFFITH. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

Planet Home Lending, LLC
321 Research Parkway
Meriden, Connecticut 06450-8301
(855) 884-2250

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Dated: 02-22-2024

Auction.com, Guy Wiggs, Jamie Osborne, Brenda Wiggs, Donna Stockman, David Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Terry Browder, Laura Browder, Marsha Monroe, Brandy Bacon, Rick Snoke, Prestige Default Services, L.L.C

Donna Stockman

Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732
Sale Line Information: (800) 793-6107
Website: www.auction.com

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, L.L.C
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department