

TS No.: 2025-00903-TX
25-000579-673

FILE FOR RECORD
JUL 10 2025
SUBAN STRICKLAND
COUNTY CLERK VAN ZANDT COUNTY
BY DEP

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: 09/02/2025

Time: The sale will begin at 10:00 AM or not later than three hours after that time

Place: Van Zandt County, Texas at the following location: **THE STEPS OF THE NORTH ENTRANCE TO THE VAN ZANDT COUNTY COURTHOUSE 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: 815 VZ COUNTY ROAD 3837, WILLS POINT, TX 75169

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 04/09/2024 and recorded 04/11/2024 in Document 2024-003282, real property records of Van Zandt County, Texas, with **GALDINO VERGARA RAMIREZ AND MELISSA GODINEZ ROCHA, HUSBAND AND WIFE** grantor(s) and TOWN SQUARE MORTGAGE & INVESTMENTS LLC, DBA TOWN SQUARE 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 **GALDINO VERGARA RAMIREZ AND MELISSA GODINEZ ROCHA, HUSBAND AND WIFE**, securing the payment of the indebtedness in the original principal amount of **\$216,015.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **PHH MORTGAGE CORPORATION** is the current mortgagee of the note and deed of trust or contract lien.

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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:

BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE R.M. WALKER SURVEY, ABSTRACT NO. 931, VAN ZANDT COUNTY, TEXAS, BEING THE SAME LAND DESCRIBED IN DEED TO DANIELLE HEARD, A SINGLE PERSON, RECORDED IN INSTRUMENT NO. 2021-008895, DEED RECORDS, VAN ZANDT COUNTY, TEXAS (D.R.V.Z.C.T.) AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT 1/2 INCH IRON ROD FOUND FOR CORNER IN THE NORTH LINE OF VZ COUNTY ROAD 3837, AT THE SOUTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO RUSSELL L. CALKINS AND WIFE, DARLA CALKINS, RECORDED IN INSTRUMENT NO. 2021-002435 (D.R.V.Z.C.T.) AND AT THE SOUTHEAST CORNER OF HEARD TRACT; THENCE SOUTH 88 DEGREES 48 MINUTES 40 SECONDS WEST, WITH THE SAID NORTH LINE OF VZ COUNTY ROAD 3837, A DISTANCE OF 184.92 FEET TO A 1/2 INCH IRON ROD FOUND AT THE SOUTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO DANIELLE M. HEARD, RECORDED IN INSTRUMENT NO. 2021-008895 (D.R.V.Z.C.T.); THENCE NORTH 00 DEGREES 50 MINUTES 33 SECONDS WEST, A DISTANCE OF 693.20 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER IN THE SOUTH LINE OF A TRACT OF LAND DESCRIBED TO EASTRIDGE PARTNERSHIP, A TEXAS PARTNERSHIP, RECORDED IN VOLUME 1196, PAGE 856 (D.R.V.Z.C.T.), AT NORTHEAST CORNER SAID HEARD TRACT; THENCE NORTH 88 DEGREES 56 MINUTES 01 SECONDS EAST, A DISTANCE OF 185.15 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER IN THE SAID SOUTH LINE OF EASTRIDGE PARTNERSHIP TRACT, AT THE NORTHWEST CORNER OF SAID CALKINS TRACT; THENCE SOUTH 00 DEGREES 49 MINUTES 24 SECONDS EAST, A DISTANCE OF 692.81 FEET TO THE PLACE OF BEGINNING AND CONTAINING 128,228 SQUARE FEET OR 2.94 ACRES OF LAND.

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. PHH Mortgage Corporation, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O 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: 07/08/2025

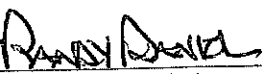


Mark Bombick – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.
7730 Market Center Ave, 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.

I am  whose address is c/o AVT Title Services, L.L.C. 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 7-10-25 I filed this Notice of Foreclosure Sale at the office of the Van Zandt County Clerk and caused it to be posted at the location directed by the Van Zandt County Commissioners Court.