

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: 01/06/2026

Time: The sale will begin at 11:00 AM or not later than three hours after that time

Place: Cooke County, Texas at the following location: **IMMEDIATELY OUTSIDE AND WITHIN FIFTY (50) FEET OF THE FIRST FLOOR EAST ENTRANCE TO THE COURTHOUSE AS THE PRIMARY SALES AREA AND THE AREA IMMEDIATELY OUTSIDE AND WITHIN THIRTY (30) FEET OF THE FIRST FLOOR WEST ENTRANCE TO THE COURTHOUSE AS THE SECONDARY SALE AREA WHEN THE PRIMARY DESIGNATED AREA IS NOT AVAILABLE 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: 1198 COUNTY RD 212, GAINVILLE, TX 76240

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 07/14/2004 and recorded 07/22/2004 in Book VOL 1321 Page 532 Document 17493, real property records of Cooke County, Texas, with **STEVEN W DAVIS AND TAWNIA K DAVIS, HUSBAND AND WIFE** grantor(s) and **NEW CENTURY MORTGAGE CORPORATION** as Lender, **U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE REGISTERED HOLDER OF ASSET BACKED SECURITIES CORPORATION HOME EQUITY LOAN TRUST 2004-HE7 ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-HE7** 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 **STEVEN W DAVIS AND TAWNIA K DAVIS, HUSBAND AND WIFE**, securing the payment of the indebtedness in the original principal amount of \$60,000.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE REGISTERED HOLDER OF ASSET BACKED SECURITIES CORPORATION HOME EQUITY LOAN TRUST 2004-HE7 ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-HE7** is the current mortgagee of the note and deed of trust or contract lien.

FILED FOR
25 NOV -6 PM 12: 58

PAM HARRISON
COUNTY CLERK, COOKE CO. TX

BY  DEPUTY

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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:

FIELD NOTES TO 9.19 ACRES IN THE F. THEOBOLD SURVEY ABSTRACT 1026, COOKE COUNTY, TEXAS ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE F. THEOBOLD SURVEY ABSTRACT 1026, COOKE COUNTY, TEXAS BEING A PART OF A 45.38 ACRE TRACT CONVEYED BY ODIE B. GUESS RHEA TO DONALD R. HAWKINS BY DEED RECORDED IN VOLUME 710, PAGE 369 OF THE COOKE COUNTY DEED RECORDS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A STEEL PIN AT THE SOUTHWEST CORNER OF SAID TRACT ON THE OCCUPIED WEST LINE OF SAID THEOBOLD SURVEY; THENCE NORTH 03 DEGREES 21 MINUTES EAST WITH SAID SURVEY LINE ALONG A FENCE, A DISTANCE OF 903.30 FEET TO A STEEL PIN ON THE SOUTH LINE OF A PUBLIC ROAD; THENCE NORTH 0 DEGREES 39 MINUTES EAST WITH SAID SURVEY LINE, A DISTANCE OF 22.0 FEET TO A STEEL PIN IN THE MIDDLE OF A PUBLIC ROAD; THENCE SOUTH 83 DEGREES 55 MINUTES 20 SECONDS EAST IN SAID PUBLIC ROAD, A DISTANCE OF 144.10 FEET TO A STEEL PIN; THENCE SOUTH 87 DEGREES 14 MINUTES EAST IN SAID ROAD, A DISTANCE OF 242.47 FEET TO A STEEL PIN; THENCE NORTH 86 DEGREES 30 MINUTES EAST A DISTANCE OF 26.39 FEET TO A STEEL PIN; THENCE SOUTH 0 DEGREES 03 MINUTES 20 SECONDS EAST, PASSING A STEEL PIN ON THE SOUTH LINE OF PUBLIC ROAD, CONTINUING A TOTAL OF 908.70 FEET TO A STEEL PIN ON THE SOUTH LINE OF SAID 45.38 ACRE TRACT; THENCE NORTH 88 DEGREES 44 MINUTES WEST WITH SAID SOUTH LINE ALONG AND NEAR AND OLD FENCE, A DISTANCE OF 465.85 FEET TO THE POINT OF BEGINNING CONTAINING 9.19 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 § 51.0023, 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: 11/03/2025

Xiaoli

Lihui Xia – 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.auction.com or (800) 280-2832

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.

Certificate of Posting

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