

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.: 120438-TX

Date: February 22, 2024

County where Real Property is Located: Cooke

ORIGINAL MORTGAGOR: FRANK SERNA, A SINGLE MAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SILVER OAK MORTGAGE, LP, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 3/13/2009, RECORDING INFORMATION: Recorded on 3/17/2009, as Instrument No. 00001701 in Book OPR 1627 Page 139 and later modified by a loan modification agreement recorded as Instrument 00047406, Vol. OPR 1936, Pg. 373 on 04/09/2014 and later modified by a loan modification agreement recorded as Instrument 2017-74587, Vol. OPR 2133, Pg. 476 on 05/25/2017 and later modified by a loan modification agreement recorded as Instrument 2022-4594, Vol. OPR 2512, Pg. 776 on 05/23/2022 and later modified by a loan modification agreement recorded as Instrument 2023-6044, Vol. OPR 2601, Pg. 157 on 09/07/2023

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): SITUATED IN THE STATE OF TEXAS AND COUNTY OF COOKE, BEING PART OF THE FANNIN COUNTY SCHOOL LAND SURVEY, ABSTRACT NO. 1248, BEING A RESURVEY OF A CALLED 3.42 ACRE TRACT AS RECORDED IN VOLUME 1281, PAGE 637 OF THE DEED RECORDS OF COOKE COUNTY, TEXAS, SAID PREMISES BEING COMPLETELY DESCRIBED IN ATTACHED EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 4/2/2024, the foreclosure sale will be conducted in Cooke 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 10:00 AM, 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.

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



FILED FOR RECORD

24 FEB 29 PM 12:49

PAM HARRISON
COUNTY CLERK, COOKE COUNTY, TEXAS
AP NOS/50708212

BY: *[Signature]* DEPUTY

• Matter No.: 120438-TX

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 MARY MANCUSO, FRANCESCA ORTOLANI, SHELLEY ORTOLANI, MICHELE HREHA, CAROL DUNMON, JANE KLINE, PAYTON HREHA, CHASITY LEWALLEN, PAUL A. HOEFKER** 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, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-0935, Phone: (866) 931-0036.

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
Aldridge Pite, LLP
8880 Rio San Diego Drive, Suite 725
San Diego, California 92108

Return to:

ALDRIDGE PITE, LLP
8880 RIO SAN DIEGO DRIVE, SUITE 725
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

Situated in the State of Texas and County of Cooke, being part of the Fannin County School Land Survey, Abstract No. 1248, being a resurvey of a called 3.42 acre tract as recorded in Volume 1281, Page 637 of the Deed Records of Cooke County, Texas, said premises being more particularly described as follows:

Beginning at a 1/2 inch iron rod found at the southwest corner of said premises, said corner being in County Road No. 166;

Thence with the west line of said premises and said road, North 01 degrees, 1205" East, 417.27 feet to a 1/2 inch iron rod found marking the northwest corner of said premises;

Thence departing said road, partway near a fence and with the north line of said premises, South 88 degrees 5120" East, 356.28 feet to a capped iron rod set marking the northeast corner of said premises;

Thence with the west line of said premises, South 01 degrees 0840" West, 417.27 feet to a 1/2 inch iron rod found marking the southeast corner of said premises;

Thence with the south line of said premises and near a fence, North 88 degrees 5120" West, 356.70 feet to the place of beginning and containing 3.415 acres of land.