

10:48 a.m. p.m. o'clock

JUL 24 2025

By Gabrielle Chila Deputy  
County Court, Lampasas County, TX  
Clerk, Dianne Miller

## NOTICE OF FORECLOSURE 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 OR 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. *Property to Be Sold.*** The property to be sold is described as follows: BEING LOT EIGHT (8) IN BLOCK TWO (2), OF ALLEN ESTATES, SECTION NO. 2, LAMPASAS COUNTY, TEXAS, ACCORDING TO THE PLAT IN CABINET 1, SLIDE 113, PLAT RECORDS, LAMPASAS COUNTY, TEXAS.

**2. *Instrument to be Foreclosed.*** The instrument to be foreclosed is the Deed of Trust dated 11/15/2006 and recorded in Book 225 Page 572 real property records of Lampasas County, Texas.

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

Date: 09/02/2025

Time: 12:00 PM

Place: Lampasas County, Texas at the following location: THE WEST ENTRANCE TO THE COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

**4. *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.

**5. *Obligations Secured.*** The Deed of Trust executed by MARY JO DENKINS, provides that it secures the payment of the indebtedness in the original principal amount of \$111,800.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-HE7 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE7 is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-HE7 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE7 c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. *Order to Foreclose.*** DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR THE REGISTERED HOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-HE7 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE7 obtained a Order from the 27th District Court of Lampasas County on 07/10/2025 under Cause No. 25DC 23860. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

**7. *Substitute Trustee(s) Appointed to Conduct Sale.*** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney 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.

**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.**



Mackie Wolf Zientz & Mann, P.C.

Brandon Wolf, Attorney at Law

✓ L. Keller Mackie, Attorney at Law

Michael Zientz, Attorney at Law

Lori Liane Long, Attorney at Law

Chelsea Schneider, Attorney at Law

Ester Gonzales, Attorney at Law

Karla Balli, Attorney at Law

Parkway Office Center, Suite 900

14160 Dallas Parkway

Dallas, TX 75254

For additional sale information visit: [www.auction.com](http://www.auction.com) or (800) 280-2832

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 Lampasas County Clerk and caused it to be posted at the location directed by the Lampasas County Commissioners Court.

FILED

8:05 a.m. p.m. o'clock

AUG 11 2025

## Notice of Substitute Trustee Sale

T.S. #: 24-10940

By Dawn Rodman Deputy  
County Court, Lampasas County, TX  
Clerk, Dianne Miller

**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: 9/2/2025

Time: The sale will begin no earlier than 12:00 PM or no later than three hours thereafter.  
The sale will be completed by no later than 3:00 PM

Place: Lampasas County Courthouse in LAMPASAS, Texas, at the following location:  
**THE WEST ENTRANCE TO THE COURTHOUSE 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:

**SEE ATTACHED EXHIBIT "A"**

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 11/14/2022 and is recorded in the office of the County Clerk of Lampasas County, Texas, under County Clerk's File No 194890 recorded on 11/17/2022 in Book Page of the Real Property Records of Lampasas County, Texas.

703 E AVENUE J  
LAMPASAS TEXAS 76550

Trustor(s):	JAMES MERCER	Original Beneficiary:	Mortgage Electronic Registration Systems, Inc. (MERS), as beneficiary, as nominee for HOMETOWN EQUITY MORTGAGE, LLC, its successors and assigns
Current Beneficiary:	UMB Bank, National Association, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2023-3	Loan Servicer:	NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing
Current Substituted Trustees:	Auction.com, Michelle Jones, Angela Zavala, Richard Zavala, Jr., Sharlet Watts, Rick Snoke, Prestige Default Services, LLC		

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, 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

T.S. #: 24-10940

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 present Beneficiary under the Deed of Trust has elected to conduct a unified foreclosure sale pursuant to the provisions of Texas Business and Commercial Code § 9.604 (a) and to include in the non-judicial foreclosure pursuant to the power of the sale granted by the deed of trust described in this Notice of Trustee's Sale all of the personal property and fixtures described in Exhibit "B" attached hereto. The present Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the present Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and Notice of Trustee's Sale. 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 \$345,000.00, executed by JAMES MERCER, and payable to the order of Mortgage Electronic Registration Systems, Inc. (MERS), as beneficiary, as nominee for HOMETOWN EQUITY MORTGAGE, LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JAMES MERCER to JAMES MERCER. UMB Bank, National Association, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2023-3 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.

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

**UMB Bank, National Association, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2023-3**

c/o NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing

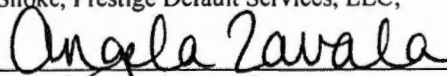
75 Beattie Place, Suite 300

Greenville, South Carolina 29601-2743

800-365-7107

Dated: 8/11/25

Auction.com, Michelle Jones, Angela Zavala, Richard Zavala, Jr., Sharlet Watts,  
Rick Snoke, Prestige Default Services, LLC,



Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732

## EXHIBIT A

Being 0.515 acres of the Elijah Ingram Survey, Abst. No. 412 in Lampasas County, Texas, and being the same tract of land described as 0.51 acres in a deed from James Lee Hoffpauir to Zachary Ryan Huckabee, et al, dated December 10, 2020, as recorded in Vol. 578, Page 279 of the Deed Records of Lampasas County, Texas; said 0.515 acres being more particularly described as follows;

BEGINNING at a one inch iron pipe found at a fence corner on the north right of way line of F.M. Hwy. 580 (also known as East Avenue J) for the southeast corner hereof and the southwest corner of a 0.15 acre tract of land described in a deed to Richard L. Yeoman, et ux, as recorded in Vol. 479, Page 544 of said deed records;

THENCE with the north right of way line of said F.M. Hwy. 580 as follows;

70.28 feet clockwise along the arc of a circular curve with a radius of 1105.92 feet (long chord = South 68° 44' 53" West, 70.27 feet) to a 1/2 inch iron pin found;

South 70° 02' 33" West, 59.59 feet to a 1/2 inch iron pin with cap marked "MAPLES RPLS 5043" set for the southeast corner of a 0.90 acre tract of land described in a deed to Shannon Kellner, as recorded in Vol. 377, Page 8 of said deed records;

THENCE North 21° 41' 16" West, with the east line of said 0.90 acre tract, 173.09 feet to a 1/2 inch iron pin found for the northeast corner of said 0.90 acre tract, being on the south line of a 4.71 acre tract of land described as Tract One in a deed to Christopher David Eicher, as recorded in Vol. 443, Page 261 of said deed records

THENCE North 70° 07' 47" East, with the south line of said 4.71 acre tract and along the general course of a fence, at 125.07 feet passing the southeast corner of said 4.71 acre tract and the southwest corner of a tract of land described in a deed to Fred H. Mims, et ux, as recorded in Vol. 324, Page 249 of said deed records, continuing with Mims' south line for a total distance of 130.03 feet to a 1/2 inch iron pin with cap marked "MAPLES RPLS 5043" set for the northwest corner of a 0.37 acre tract of land described in a deed to Christopher Rogers, et ux, as recorded in Vol. 582, Page 321 of said deed records;

THENCE South 21° 38' 35" East, with the west line of said 0.37 acre tract, at 81.30 feet passing the southwest corner of said 0.37 acre tract and the northwest corner of said 0.15 acre tract, continuing with the west line of said 0.15 acre tract for a total distance of 171.30 feet to the PLACE OF BEGINNING, as surveyed on the ground on December 15, 2021, by MAPLES & ASSOCIATES, INC., and as shown on an accompanying plat of even survey date herewith.