



NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 9/13/2021	Grantor(s)/Mortgagor(s): BRUCE CULVERHOUSE, AND PATTY CULVERHOUSE, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: RP 593 Page: 783 Instrument No: 20212541	Property County: HAMILTON
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 7/2/2024	Earliest Time Sale Will Begin: 11am
Place of Sale of Property: WEST CENTER STEPS OF THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: ALL THAT TRACT OR PARCEL OF LAND DESCRIBED AS 0.517 ACRES OF LAND BEING ALL OF LOT NO. 2, BLOCK NO. 22 OF THE HOWARD ADDITION TO TOWN OF HAMILTON, HAMILTON COUNTY, TEXAS. BEING THE SAME TRACT OF PARCEL OF LAND DESCRIBED IN WARRANTY DEED WITH VENDOR'S LIEN FROM MICHAEL CHAD COLLETT AND KRISTI NICOLE COLLETT TO ROBERT B. SIMMONS, RECORDED ON OCTOBER 30, 2015 IN VOLUME 503, PAGE 205 IN THE REAL PROPERTY RECORDS OF HAMILTON COUNTY, TEXAS. BEING SAME PROPERTY AS DESCRIBED IN GENERAL WARRANTY DEED WITH VENDOR'S LIEN, FROM ROBERT B. SIMMONS TO ERIC LACKEY AND WIFE, CASSIE LACKEY, DATED MARCH 15, 2018, OF RECORD IN VOLUME 532, PAGE 893 OF THE REAL PROPERTY RECORDS OF HAMILTON COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Kim Anderson, Ron Anderson, Jay Jacobs, Alexis Mendoza or Kevin Key, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(f): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

Dated: 5/29/2024

Thuy Frazier, Attorney
 McCarthy & Holthus, LLP
 1255 West 15th Street, Suite 1060
 Plano, TX 75075
 Attorneys for PennyMac Loan Services, LLC

Dated: 5-29-2024

Printed Name:

Kevin Key

Substitute Trustee
 c/o Tejas Trustee
 1255 West 15th Street, Suite 1060
 Plano, TX 75075

FILED FOR RECORD
 at 8:03 o'clock A M

MH File Number: TX-23-99257-POS
 Loan Type: VA

POSTED

8:03am
 5-30-24

MAY 30 2024

Rachel Lamb Geeslin
 County Clerk, Hamilton Co., Texas

FILED and RECORDED

Instrument Number: 20240948 B: RP V: 642 P: 740

Filing and Recording Date: 05/30/2024 08:03:00 AM Recording Fee: 2.00

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the REAL PROPERTY RECORDS of Hamilton County, Texas.



Rachel L. Geeslin

Rachel Lamb Geeslin, County Clerk
Hamilton County, Texas

ANY PROVISION CONTAINED IN ANY DOCUMENT WHICH RESTRICTS THE SALE, RENTAL, OR USE OF THE REAL PROPERTY DESCRIBED THEREIN BECAUSE OF RACE OR COLOR IS INVALID UNDER FEDERAL LAW AND IS UNENFORCEABLE.