

25-03962  
1011 GENE DR, LUMBERTON, TX 77657

FILED FOR RECORD  
2025 OCT 14 AM 9:19

**NOTICE OF FORECLOSURE SALE AND  
APPOINTMENT OF SUBSTITUTE TRUSTEE**

JOANNE BESSANT  
COUNTY CLERK  
HARDIN COUNTY, TEXAS  
*Chyenne*

**Property:** The Property to be sold is described as follows:  
  
Lot 17, Southern Oaks, an Addition in Hardin County, Texas, according to the Map or Plat recorded in Volume 3, Page 129, Plat Records of Hardin County, Texas

**Security Instrument:** Deed of Trust dated February 19, 2021 and recorded on February 25, 2025 at Instrument Number 2021-112174 in the real property records of HARDIN County, Texas, which contains a power of sale.

**Sale Information:** January 6, 2026, at 11:00 AM, or not later than three hours thereafter, at the Commissioner's Courtroom area of the Hardin County Courthouse, with east entrance of courthouse as alternate site, or as designated by the County Commissioners Court.

**Terms of Sale:** Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

**Obligation Secured:** The Deed of Trust executed by GREGGORY S BESSENT secures the repayment of a Note dated February 19, 2021 in the amount of \$184,103.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

**Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

**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.**

**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.**



4855656

*Mary Company*

De Cubas & Lewis, P.C.  
Mary Company, Attorney at Law  
PO Box 5026  
Fort Lauderdale, FL 33310

*Keate Smith*

Substitute Trustee(s): Reid Ruple, Kathleen Adkins,  
Evan Press, Cary Corenblum, Joshua Sanders, Amy  
Oian, Amy Beaulieu, Matthew Hansen, Jami Grady,  
Michael Kolak, Crystal Koza, Aleena Litton, Aarti  
Patel, Auction.com LLC, Dana Dennen, Cindy  
Dennen||Keate Smith, Stephanie Hernandez, Margie  
Allen, Angelia Brooks, Tiffany Sandvick, Agency  
Sales and Posting LLC

c/o De Cubas & Lewis, P.C.  
PO Box 5026  
Fort Lauderdale, FL 33310

Certificate of Posting

I, Keate Smith, declare under penalty of perjury that on the 14 day of October, 2023 I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of HARDIN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).