

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED FOR RECORD

2025 DEC 30 AM 8:46

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.

CONNIE BECTON
COUNTY CLERK
HARDIN COUNTY, TEXAS
BY *Debra Jum*

Matter No.: 139672-TX

Date: December 19, 2025

County where Real Property is Located: Hardin

ORIGINAL MORTGAGOR: MICHAEL JAMES, MARRIED MAN Also signed by JOHNELL JAMES

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
BENEFICIARY, AS NOMINEE FOR MORTGAGE RESEARCH
CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS
SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 6/16/2016, RECORDING INFORMATION: Recorded on 6/20/2016, as Instrument No. 2016-65783 and later modified by a loan modification agreement recorded as Instrument 2019-95778 on 06/18/2019 and later modified by a loan modification agreement recorded as Instrument 2021-117253 on 07/27/2021 and later modified by a loan modification agreement recorded as Instrument 2022-127202 on 06/07/2022

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **BEING A TRACT OR PARCEL CONTAINING 3.049 ACRES OF LAND OUT OF AND A PART OF THE JOEL LEWIS SURVEY, ABSTRACT NUMBER 365 AND ALSO BEING OUT OF LOT 17B, OF BEAUMONT COLONY NORTH AS RECORDED IN VOLUME 3, PAGE 81, OF THE PLAT RECORDS OF HARDIN COUNTY, TEXAS, MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT "A"**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **2/3/2026**, the foreclosure sale will be conducted in **Hardin** 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



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 AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** 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, 3333 Camino Del Rio South, Suite 225, 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: Hollis Hamilton

Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:

ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

EXHIBIT "A"

BEING A TRACT OR PARCEL CONTAINING 3.049 ACRES OF LAND OUT OF AND A PART OF THE JOEL LEWIS SURVEY, ABSTRACT NUMBER 365 AND ALSO BEING OUT OF LOT 17B, OF BEAUMONT COLONY NORTH AS RECORDED IN VOLUME 3, PAGE 81, OF THE PLAT RECORDS OF HARDIN COUNTY, TEXAS, SAID 3.049 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD FOUND IN THE EAST RIGHT OF WAY LINE OF SAID PUBLIC ROAD KNOWN AS REA ROAD, SAID POINT ALSO BEING THE COMMON LOT CORNER OF LOT 17B AND LOT 17C;

THENCE NORTH $37^{\circ} 21' 00''$ EAST (REFERENCE BEARING), ALONG THE EAST RIGHT OF WAY LINE OF REA ROAD, A DISTANCE OF 302.00 FEET (CALLED 302.00 FEET) TO A 20" PINE STUMP FOUND AT THE PROPERTY CORNER;

THENCE SOUTH $52^{\circ} 41' 50''$ EAST (CALLED SOUTH $52^{\circ} 41' 55''$ EAST), A DISTANCE OF 439.30 FEET (CALLED 439.30 FEET) TO A 5/8" IRON ROD FOUND FOR CORNER;

THENCE SOUTH $37^{\circ} 15' 50''$ WEST (CALLED SOUTH $37^{\circ} 15' 41''$ WEST), ALONG THE WEST LINE OF LOT 18 OF SAID ADDITION, A DISTANCE OF 302.49 FEET (CALLED 302.37 FEET) TO A 1/2" IRON ROD FOUND FOR CORNER;

THENCE NORTH $52^{\circ} 37' 58''$ WEST (CALLED NORTH $52^{\circ} 39' 00''$ WEST), ALONG THE NORTH LINE OF LOT 17C FOR A DISTANCE OF 439.75 FEET (CALLED 439.77 FEET) TO THE POINT OF BEGINNING AND CONTAINING 3.05 ACRES OF LAND, MORE OR LESS.