

FILED FOR RECORD

2025 OCT -2 AM 10:15

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.

CONN. E. BECTON
COUNTY CLERK
HARDIN COUNTY, TEXAS

Matter No.: 139785-TX

Date: September 18, 2025

County where Real Property is Located: Hardin

ORIGINAL MORTGAGOR: JOSHUA WALTERS AND LINDSEY WALTERS, HUSBAND AND WIFE

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 3/25/2022, RECORDING INFORMATION: Recorded on 3/30/2022, as Instrument No. 2022-124880

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): BEING A TRACT OR PARCEL CONTAINING 0.74 ACRES OF LAND OUT OF AND A PART OF THE W. M. BUMSTEAD SURVEY, ABSTRACT NUMBER 70, HARDIN COUNTY, TEXAS, MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 11/4/2025, 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.



Matter No.: 139785-TX

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

139785-TX

EXHIBIT "A"

BEING A TRACT OR PARCEL CONTAINING 0.74 ACRES OF LAND OUT OF AND A PART OF THE W. M. BUMSTEAD SURVEY, ABSTRACT NUMBER 70, HARDIN COUNTY, TEXAS, AND BEING THAT SAME CALLED 0.74 ACRE TRACT RECORDED IN VOLUME 1669, PAGE 260, OFFICIAL PUBLIC RECORDS OF HARDIN COUNTY, TEXAS, SAID 0.74 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 5/8-INCH IRON ROD FOUND IN THE NORTH RIGHT-OF-WAY LINE OF A PUBLIC ROAD KNOWN AS F. M. 420 RD AND ALSO BEING THE SOUTHEAST CORNER OF A 7.00 ACRE TRACT RECORDED IN VOLUME 1472, PAGE 225, OFFICIAL PUBLIC RECORDS OF HARDIN COUNTY, TEXAS;

THENCE, NORTH 13 DEG. 55 MIN. 00 SEC. EAST, (REFERENCE BEARING) ALONG THE MOST SOUTHERLY EAST LINE OF SAID 7.00 ACRE TRACT FOR A DISTANCE OF 252.05 FEET (DEED= 251.92 FEET) TO A 3/4-INCH IRON BOLT FOUND AT AN INTERIOR CORNER OF A 63.30 ACRE TRACT RECORDED IN VOLUME 1221, PAGE 565, OFFICIAL PUBLIC RECORDS OF HARDIN COUNTY, TEXAS;

THENCE, SOUTH 75 DEG. 37 MIN. 18 SEC. EAST, ALONG AN INTERIOR LINE OF SAID 63.30 ACRE TRACT FOR A DISTANCE OF 160.64 FEET TO A 1/2-INCH IRON ROD CAPPED RPLS 2512 SET FOR CORNER:

THENCE, SOUTH 28 DEG. 49 MIN. 13 SEC. WEST, ALONG AN INTERIOR LINE OF SAID 63.30 ACRE TRACT FOR A DISTANCE OF 267.57 FEET (DEED= SOUTH 28 DEG. 49 MIN. 36 SEC. WEST, 267.44 FEET) TO A 1/2 -INCH IRON ROD CAPPED RPLS 2512 SET IN THE NORTH RIGHT-OF-WAY LINE OF SAID F.M. 420 RD;

THENCE, NORTH 71 DEG. 13 MIN. 30 SEC. WEST, ALONG THE NORTH RIGHT-OF-WAY LINE OF SAID F.M. 420 RD. FOR A DISTANCE OF 92.15 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.74 ACRES OF LAND.

2022-124879
CONNIE BECTON
COUNTY CLERK
2022 Mar 30 at 11:03 AM
HARDIN COUNTY, TEXAS
By: CB, CLERK