Notice of [Substitute] Trustee 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 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.

1. Date, Time and Place of Sale.

Date: 01/04/2022

Time: The sale will begin at 01:00 PM or not later than three hours after that time

Place: Hunt County, Texas at the following location: THE NORTH STEPS OF THE COURTHOUSE INCLUDING THE HALLWAY AREA 20 FT. INSIDE ON THE 2ND FLOOR OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

Property Address: 524 MAPLE STREET, COMMERCE, TX 75428

2. 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 07/31/2017 and recorded 08/02/2017 in Document 2017-10358, real property records of Hunt County, Texas, with Forrest Hancock, A Single Man And Bertha Littlefield, A Single Woman grantor(s) and WR STARKEY MORTGAGE L.L.P. as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent 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.

5. Obligation Secured: Deed of Trust or Contract Lien executed by Forrest Hancock, A Single Man And Bertha Littlefield, A Single Woman, securing the payment of the indebtedness in the original principal amount of \$68,732.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. PLAZA HOME MORTGAGE, INC. is the current mortgagee of the note and deed of trust or contract lien.



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6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows:

ALL THAT CERTAIN LOT, TRACT OR PARCEL SITUATED IN THE G.W. COOPER SURVEY, ABSTRACT NO. 211, IN THE CITY OF COMMERCE, HUNT COUNTY, TEXAS, AND BEING KNOWN AS THAT TRACT OF LAND DESCRIBED IN A DEED TO WILLIAM E. MCCARTY. II, ET UX AS RECORDED IN VOLUME 191, PAGE 287 OF THE REAL PROPERTY RECORDS **OF HUNT COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS** FOLLOWS: BEGINNING AT, A 5/8 INCH IRON ROD FOUND FOR CORNER AT THE **INTERSECTION OF THE NORTHEAST LINE OF STATE HIGHWAY NO 11(AKA MAPLE** STREET) AND THE EAST LINE OF MANGUM STREET; THENCE SOUTH 89 DEGREES 09 **MINUTES 05 SECONDS EAST WITH THE NORTH LINE OF SAID MCCARTY TRACT, A** DISTANCE OF 334.61 FEET TO A 5/8 INCH IRON ROD FOUND FOR CORNER AT THE NORTHEAST CORNER OF SAID MCCARTY TRACT; THENCE SOUTH 28 DEGREES 50 MINUTES 00 SECONDS WEST A DISTANCE OF 210.00FEET TO A 5/8 INCH ROD FOUND FOR CORNER IN THE NORTHEAST LINE OF SAD HIGHWAY AT THE SOUTHEAST **CORNER OF SAID MCCARTY TRACT; THENCE NORTH 51 DEGREES 00 MINUTES 00** SECONDS WEST WITH THE NORTHEAST LINE OF SAID HIGHWAY, A DISTANCE OF 300,20 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.712 ACRES OF LAND MORE OR LESS.

8. Mortgage Servicer Information: 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 lien securing the property referenced above. PHH Mortgage Corporation, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation

1 Mortgage Way Mt. Laurel, NJ 08054

Phone: 877-744-2506

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9. Limitation of Damages: If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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.

Date: November 5, 2021

Camisha Scett, Iman Walcott, Tanesha Humphrey, Claire Buxton, Glenda Hamilton – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc. Northpark Town Center 1000 Abernathy Rd NE; Bldg 400, Suite 200 Atlanta, GA 30328 Telephone: 855-427-2204 Fax: 866-960-8298

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

Certificate of Posting