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## NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:	Grantor(s)/Mortgagor(s):
9/9/2022	RONALD DALE SMITH AND MARIA I VALDEZ, HUSBAND
	AND WIFE
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	Planet Home Lending, LLC
("MERS") SOLELY AS A NOMINEE FOR CROSSCOUNTY	
MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS	
Recorded in:	Property County:
Volume: N/A	HUNT
Page: N/A	
Instrument No: 2022-21312	
Mortgage Servicer:	Mortgage Servicer's Address:
Planet Home Lending, LLC is representing the Current	321 Research Parkway, Suite 303,
Beneficiary/Mortgagee under a servicing agreement with the Current	Meriden, CT 06450
Beneficiary/Mortgagee.	
Date of Sale: 12/3/2024	Earliest Time Sale Will Begin: 1:00 PM
Place of Sale of Property: Hunt County Courthouse, 2507 Lee Street, Greenville, TX 75401 OR IN THE AREA DESIGNATED BY THE	
COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT THREE, BLOCK B, OAKWOOD PARK ADDITION NUMBER 1, AN ADDITION IN HUNT COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 400, PAGE 556, PLAT RECORDS OF HUNT 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, Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Dana Kamin, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Kristopher Holub, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Tionna Hadnot, Auction.com, David Ray, Ashlee Luna, Randy Daniel, Cindy Daniel, Liz Hach, Cheryl Harris, Randy Daniel or Cindy Daniel or Liz Hach or Cheryl Harris, 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(I): 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: 11/1/2024

Thuy Frazier, Attorney McCarthy & Holthus, LLP 1255 West 15th Street, Suite 1060 Plano, TX 75075

Attorneys for Planet Home Lending, LLC

Printed Name:

Substitute Trustee

c/o Auction.com

1255 West 15th Street, Suite 1060

Plano, TX 75075

FILED FOR RECORD

at 10:36 o'clock A M

NOV 07 2024

BECKY LANDRUM County Clerk, Hunt County, Tex.

MH File Number: TX-24-104742-POS Loan Type: Farm Loan