FILED 8/10/2026 9:45:30 AM FRCL-2026-5803 TENESHIA HUDSPETH, COUNTY CLERK, HARRIS COUNTY, TEXAS

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2523 MARBLE FALLS DRIVE
SPRING, TX 77373

00000010883866

NOTICE OF [SUBSTITUTE] TRUSTEE'S 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: December 01, 2026

   Time: The sale will begin at 10:00 AM or not later than three hours after that time.

   Place: BAYOU CITY EVENT CENTER LOCATED AT 9401 KNIGHT ROAD, HOUSTON, TEXAS 77045 IN THE MAGNOLIA SOUTH BALLROOM AS DEPICTED IN EXHIBIT B OF THE COMMISSION'S COURT ORDER. or as designated by the county commissioners.

2. **Terms of Sale**. Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated May 01, 2015 and recorded in Document CLERK'S FILE NO. 20150188707; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS CLERK'S FILE NO'S. RP-2018-267032, RP-2022-296165, RP-2023-399379, RP-2024-247111 real property records of HARRIS County, Texas, with OSCAR A SERMENO AND JESSICA S RUIZ COMMUNITY PROPERTY, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (''MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured**. Deed of Trust or Contract Lien executed by OSCAR A SERMENO AND JESSICA S RUIZ COMMUNITY PROPERTY, securing the payment of the indebtednesses in the original principal amount of $115,862.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **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. PENNYMAC LOAN SERVICES, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD
SUITE 200
WESTLAKE VILLAGE, CA 91361

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.

The undersigned as attorney for the mortgagee or mortgage servicer does herby remove the original trustee and all successor substitute trustees and appoints in their steed AUCTION.COM, LLC AND BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.

Israel Saucedo

Certificate of Posting

My name is _____, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on _____ I filed at the office of the HARRIS County Clerk and caused to be posted at the HARRIS County courthouse this notice of sale.

_____

Declarants Name:_____

Date:_____

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EXHIBIT "A"

LOT TWENTY-SIX (26), IN BLOCK FIFTY-EIGHT (58), OF TIMBER LANE, SECTION EIGHT (8), A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 243, PAGE 51 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS.

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