

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date 8/26/2008	Grantor(s)/Mortgagor(s) NICHOLAS B HUMMEL AND JESSICA M HUMMEL HUSBAND AND WIFE
Original Beneficiary/Mortgagee MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC (MERS) SOLELY AS A NOMINEE FOR UNIVERSAL AMERICAN MORTGAGE COMPANY LLC A FLORIDA LIMITED LIABILITY ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee PENNYMAC LOAN SERVICES LLC
Recorded in Volume ER 008-83 Page 0287 Instrument No 20080463667	Property County HARRIS
Mortgage Servicer PennyMac Loan Services LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee	Mortgage Servicer's Address 6101 Condor Drive Moorpark, CA 93021
Date of Sale 11/3/2026	Earliest Time Sale Will Begin 10 00 AM
Place of Sale of Property THE BAYOU CITY EVENT CENTER, MAGNOLIA SOUTH BALLROOM LOCATED AT 9401 KNIGHT RD HOUSTON TX 77045 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE	

Legal Description LOT TWENTY (20) IN BLOCK THREE (3) IN LAUREL PLACE SEC 1 A SUBDIVISION IN HARRIS COUNTY TEXAS ACCORDING TO THE MAP OR PLAT THEREOF FILED UNDER CLERK'S FILE NO Y 342317 RECORDED AT FILM CODE NO 578002 OF THE MAP RECORDS OF HARRIS 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, Xome Inc., Texas Corporate Services LLC, NFPDS-TX LLC, Patricia Poston, Chris Poston, Amar Sood, Sandy Dasigenis, Jeff Leva or Steve Leva, 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 their 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.

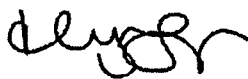
The Property will be sold AS IS, without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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 8/13/2026

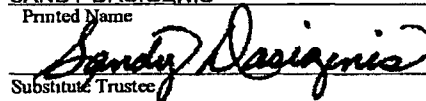


Thuy Frazier, Attorney
McCarthy & Holthus LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for PennyMac Loan Services LLC

Dated 8/20/2026

SANDY DASIGENIS

Printed Name



Substitute Trustee
c/o Xome
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

MH File Number TX-26-127728-POS
Loan Type FHA