

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date 3/27/2015	Grantor(s)/Mortgagor(s) GWENDOLEN CADOREE DURHAM-GRIFFIN JOINED HEREIN PRO FORMA BY HER SPOUSE DERRICK L GRIFFIN
Original Beneficiary/Mortgagee MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS") SOLELY AS A NOMINEE FOR UNIVERSAL AMERICAN MORTGAGE COMPANY, LLC, A FLORIDA LIMITED LIABILITY COMPANY, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in. Volume: ER 067-76 Page: 0761 Instrument No 20150135826	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 SIXTEEN (16), IN BLOCK TWO (2), OF BAY RIVER COLONY SECTION EIGHT FINAL PLAT, A SUBDIVISION IN HARRIS COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF FILED UNDER CLERK'S FILE NO 20140121684, RECORDED AT FILM CODE NO 662075, 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 , Tejas Corporate Services, LLC, NEFDS-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 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 8/20/2026


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

MH File Number TX-26-128280-POS
Loan Type: FHA

Dated 8/27/2026

SANDY DASIGENIS
Printed Name


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