AT 1 2025

123 BURNET ST PORT LAVACA, TX 77979 00000010626877

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: January 06, 2026

Time: The sale will begin at 11:00 AM or not later than three hours after that time.

Place: THE FOYER OF THE COURTHOUSE FACING ANN STREET, 211 S. ANN STREET, PORT LAVACA,

CALHOUN COUNTY, TX OR AS DESIGNATED BY THE COUNTY COMMISSIONERS 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 July 12, 2019 and recorded in Document INSTRUMENT NO. 2019-02430; AS AFFECTED BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO. 2022-02348 real property records of CALHOUN County, Texas, with KRISTEN ALISE CANTU, A SINGLE PERSON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.
- 4. **Obligations Secured.** Deed of Trust or Contract Lien executed by KRISTEN ALISE CANTU, A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$132,488.00, 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 CONTRACTOR OF TAXABLE CONTRACTOR OF TAXABLE

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123 BURNET ST PORT LAVACA, TX 77979

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 JO WOOLSEY, BOB FRISCH, JANICE STONER OR JODI STEEN 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.

Il So

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									filed a	t the	office
of the CALHOUN County Clerk and caused to be posted at the CALHOU	JN C	ounty	courthou	ise 1	his n	otice o	f sale.				
Declarants Name:											
Data											

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EXHIBIT "A"

LOT TWELVE (12), BLOCK FOUR (4), LYNNHAVEN ADDITION AN ADDITION TO THE CITY OF PORT LAVACA, CALHOUN COUNTY, TEXAS, ACCORDING TO THE PLAT OF RECORD IN VOLUME Z, P108 (SLIDE 91AB), PLAT RECORDS OF CALHOUN COUNTY, TEXAS.