

## Notice of [Substitute] Trustee 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:** 09/06/2022

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

**Place:** Reagan County, Texas at the following location: **THE VESTIBULE AREA IMMEDIATELY INSIDE THE FRONT DOOR (SOUTH DOOR) OF THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**Property Address:** 705 E. 1ST STREET, BIG LAKE, TX 76932

**2. Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust. Any conveyance of the property is subject to all matters of record affecting the property.

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 09/29/2015 and recorded 09/30/2015 in Book 234 Page 138 Document 2015-120381, real property records of Reagan County, Texas, with **CRISTIAN HERNANDEZ, AN UNMARRIED MAN** grantor(s) and LEGACY MORTGAGE, LLC dba LEGACY LENDING HOME LOANS, LLC as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

**4. Appointment of Substitute Trustee:** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **CRISTIAN HERNANDEZ, AN UNMARRIED MAN**, securing the payment of the indebtedness in the original principal amount of **\$108,007.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **PHH MORTGAGE CORPORATION** is the current mortgagee of the note and deed of trust or contract lien.

FILED at 10:50 A.M.  
Reagan County  
JUL 07 2022  
Terri Curry  
County and District Clerk  
By \_\_\_\_\_ Dep



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**6. Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

**7. Property to be sold:** The property to be sold is described as follows:

**Being a part of Block No. Seventy-Six (76), Japson Addition, City of Big Lake, Reagan County, Texas and being that same tract described and recorded in Volume 26, Page 209, Deed Records of Reagan County, Texas and being more particularly described by metes and bounds as follows: Beginning at a 1/2" iron rod with cap set for the southeast corner of this tract in the north line of East First Street and said beginning corner being 100.00 feet West of the southeast corner of said Block No. 76 from which a fence corner bears S. 20° 14' 15" E. 3.83 feet; Thence with the south line of this tract and said Block No. 76 and the north line of said West First Street, West 100.00 feet to a 1/2" iron rod with cap set for the southwest corner of this tract; Thence with the west line of this tract, North 72.00 feet to a 1/2" iron rod with cap set for the northwest corner of this tract; Thence with the north line of this tract and across said Block No. 76, N. 88° 51' 15" E. 100.02 feet to a 1/2" iron rod with cap set for the northeast corner of this tract; Thence with the east line of this tract, South 74.00 feet to the place of beginning.**

**8. 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. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O PHH Mortgage Corporation  
1 Mortgage Way Mt. Laurel, NJ 08054  
Phone: 877-744-2506**

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**9. Limitation of Damages:** If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

**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.**

Date: June 27, 2022

Glenda Hamilton  
Camisha Scott, Iman Walcott, Tanesha Humphrey, Claire Buxton, Glenda Hamilton Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.  
2300 Lakeview Parkway, Suite 756  
Alpharetta, GA 30009  
Telephone: 855-427-2204  
Fax: 866-960-8298

**POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.**

I am Shelley Nail Certificate of Posting  
whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230,  
Houston, TX 77056. I declare under penalty of perjury that on 7-7-22 I filed this Notice of Foreclosure Sale at the office  
of the Reagan County Clerk and caused it to be posted at the location directed by the Reagan County Commissioners Court.