

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 1/10/2017	Grantor(s)/Mortgagor(s): JOSE L. HERNANDEZ AND REBECCA HERNANDEZ, A MARRIED COUPLE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GARDNER FINANCIAL SERVICES LTD, DBA LEGACY MUTUAL MORTGAGE, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC FILED 3:57 pm JUL 23 2026
Recorded in: Volume: 1690 Page: 87 Instrument No: 00421793	Property County: LEON MY KASER CLERK, COUNTY CLERK
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: 9/1/2026	Earliest Time Sale Will Begin: 12:00 PM
Place of Sale of Property: THE SOUTH DOOR OF THE DISTRICT COURT BUILDING 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: 0.52 ACRES OF LAND, MORE OR LESS, IN THE J.M. VIESCA XI LEAGUES, A-30, BEING ALL OF LOTS TWENTY NINE (29) AND THIRTY (30), IN BLOCK TWO (2), OF HILLTOP LAKES, SECTION THIRTY SIX (36), A RURAL SUBDIVISION IN LEON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 3, PAGE 2, ENVELOPE NO. 67 A&B OF THE MAP/PLAT RECORDS, LEON COUNTY, TEXAS, AS MORE FULLY DESCRIBED BY METES AND BOUNDS IN A COPY OF THE SURVEY FIELD NOTES ATTACHED HERETO AS EXHIBIT "A"

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, NFPDS-TX LLC, Sharon St. Pierre, Sheryl LaMont, Heather Golden, Jabria Foy, Kara Riley, Catherine Geddie, Mollie McCoslin, Christine Wheelless, Phillip Hawkins, Kevin Key or Jay Jacobs, 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: 7/20/2026



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

Dated: July 23, 2026



Printed Name:

Sharon St. Pierre

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

MH File Number: TX-26-131063-POS
Loan Type: FHA

EXHIBIT "A"

These notes describe that certain 0.52 acres in the J. M. VIESCA XI LEAGUES, Abstract 30, located in Leon County, Texas; being all of Lot 29 and Lot 30 Block 2 Sections 36 of Hilltop Lakes as recorded in Envelope 67 A&B Leon county Map Records, said Lot 29 being contained in a Warranty Deed dated April 8, 1993 from Doris B. Haralson to Gene Heflin and wife, Sue D. Heflin and recorded in Volume 847 Page 733 Leon County Official Records and said Lot 30 being contained in a Warranty Deed dated April 8, 1993 from Doris B. Haralson to Gene Heflin and wife, Sue D. Heflin and recorded in Volume 847 Page 735 Leon County Official Records; this 0.52 acre tract is described more particularly as follows:

BEGINNING at a 5/8" steel rod found for the South corner of Lot 29, same being the East corner of Lot 28 Block 2 in the Northwest right-of-way of Hilltop Drive;

THENCE with the non-fenced Southwest line of the Lot 29, same being the Northeast line of Lot 28, North 39°-28'-10" West a distance of 139.72 feet to the West corner of Lot 29, same being the North corner of Lot 28 in the Southeast line of Lot 44; found a 5/8" steel rod at same; found a 5/8" steel rod bearing North 49°-07'-15" East 76.82 feet, same being the North corner of Lot 29 and the West corner of Lot 30;

THENCE with the non-fenced Northwest line of Lot 29 and Lot 30, same being the Southeast line of Lot 44, Lot 43 and Lot 42, along a curve to the left having a central angle 06°-20'-36", a radius of 1,382.70 and a chord of North 47°-30'-54" East 153.00 feet to the North corner of Lot 30, same being the West corner of Lot 31; found a 5/8" steel rod at same; the North corner of Block 2 bears North 20°-19'-36" East 467.55 feet;

THENCE with the non-fenced Northeast line of Lot 30, same being the Southwest line of Lot 31, South 45°-35'-46" East a distance of 140.14 feet to the East corner of Lot 30, same being the South corner of Lot 31 in the Northwest right-of-way of Hilltop Drive; found a 5/8" steel rod (disturbed) and reset; found a 5/8" steel rod bearing South 46°-04'-32" West 84.01 feet, same being the South corner of Lot 30 and the East corner of Lot 29;

THENCE with the non-fenced Southeast line of Lot 30 and Lot 29, same being the Northwest right-of-way of Hilltop Drive, along a curve to the right having a central angle of 06°-10'-20", a radius of 1,522.90 and a chord of South 47°-39'-22" West 167.96 feet to the PLACE OF BEGINNING.

Containing, according to the dimensions herein stated, an area of 0.52 acre of land.