

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

|                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| <b>Deed of Trust Date:</b><br>3/2/2023                                                                                                                                                                                                                                                                                                                                                                 | <b>Grantor(s)/Mortgagor(s):</b><br>SCOTT ELLIS, UNMARRIED MAN                                      |
| <b>Original Beneficiary/Mortgagee:</b><br>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.<br>("MERS") SOLELY AS A NOMINEE FOR MORTGAGE RESEARCH<br>CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS<br>SUCCESSORS AND ASSIGNS                                                                                                                                                                            | <b>Current Beneficiary/Mortgagee:</b><br>PENNYMAC LOAN SERVICES, LLC                               |
| <b>Recorded in:</b><br><b>Volume:</b> N/A<br><b>Page:</b> N/A<br><b>Instrument No:</b> 2023-03951                                                                                                                                                                                                                                                                                                      | <b>Property County:</b><br>HUNT                                                                    |
| <b>Mortgage Servicer:</b><br>PennyMac Loan Services, LLC is representing the Current<br>Beneficiary/Mortgagee under a servicing agreement with the Current<br>Beneficiary/Mortgagee.                                                                                                                                                                                                                   | <b>Mortgage Servicer's Address:</b><br>3043 Townsgate Rd, Suite 200,<br>Westlake Village, CA 91361 |
| <b>Date of Sale:</b> 11/4/2025                                                                                                                                                                                                                                                                                                                                                                         | <b>Earliest Time Sale Will Begin:</b> 1pm                                                          |
| <b>Place of Sale of Property:</b> THE COMMON AREA AT THE BASE OF THE CENTRAL STAIRWAY ON THE 2ND FLOOR INSIDE THE<br>COURTHOUSE, OR THE BASE OF THE NORTH STEPS OUTSIDE THE COURTHOUSE, IN THE EVENT THE COURTHOUSE IS<br>CLOSED OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE<br>COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE. |                                                                                                    |

**Legal Description:** LEGAL DESCRIPTION ATTACHED 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, Randy Daniel or Cindy Daniel or Liz Hach or Cheryl Harris, 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.

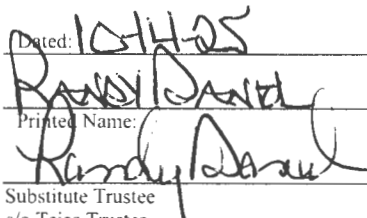
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**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: 10/13/2025



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

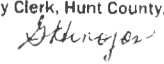
Dated: 10/14/25  
  
Printed Name: Randy Daniel

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

FILED FOR RECORD  
at 1:14 o'clock A M

OCT 14 2025

MH File Number: TX-25-122660-POS  
Loan Type: VA

BECKY LANDRUM  
County Clerk, Hunt County, Tex.  
by 

## EXHIBIT "A"

BEING A TRACT OF LAND SITUATED IN THE J.H. JERNIGAN SURVEY, ABSTRACT NO. 558, HUNT COUNTY, TEXAS; BEING THAT TRACT OF LAND CONVEYED TO LISA LAWRENCE BY DEED RECORDED IN VOLUME 1091, PAGE 262, DEED RECORDS, HUNT COUNTY, TEXAS; AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 3/8 INCH IRON ROD FOUND FOR THE NORTHEAST CORNER OF SAID LAWRENCE TRACT, SAID CORNER BEING ALONG THE WEST LINE OF PARK STREET (PUBLIC RIGHT-OF-WAY), SAID CORNER ALSO BEING ALONG THE SOUTH LINE OF THAT FIRST TRACT OF LAND CONVEYED TO PARDUE PROPERTIES, LLC BY DEED RECORDED IN INSTRUMENT NO. 2018-01904, DEED RECORDS, HUNT COUNTY, TEXAS;

THENCE SOUTH 00 DEGREES 27 MINUTES 17 SECONDS EAST, ALONG THE WEST LINE OF SAID PARK STREET, A DISTANCE OF 75.16 FEET TO A POINT FOR CORNER, SAID CORNER BEING ALONG THE NORTH LINE OF THAT TRACT OF LAND CONVEYED TO WANDA DREWRY BY DEED RECORDED IN VOLUME 1610, PAGE 535, DEED RECORDS, HUNT COUNTY, TEXAS, FROM WHICH A POST FOUND BEARS ON-LINE WESTERLY, AT A DISTANCE OF 0.53 FEET FOR WITNESS;

THENCE SOUTH 88 DEGREES 47 MINUTES 14 SECONDS WEST, ALONG THE NORTH LINE OF SAID DREWRY TRACT, AT A DISTANCE OF 0.53 FEET PASSING A FENCE POST FOUND FOR WITNESS ON LINE, CONTINUING FOR A TOTAL DISTANCE OF 122.37 FEET TO A 5/8 INCH IRON ROD FOUND FOR CORNER, SAID CORNER BEING THE NORTHWEST CORNER OF SAID DREWRY TRACT, AND BEING THE NORTHEAST CORNER OF THAT TRACT OF LAND CONVEYED TO FIRST ASSEMBLY OF GOD LAVON, TEXAS, BY DEED RECORDED IN INSTRUMENT NO. 2016-16745, OFFICIAL PUBLIC RECORDS, HUNT COUNTY, TEXAS;

THENCE SOUTH 88 DEGREES 53 MINUTES 29 SECONDS WEST, ALONG THE NORTH LINE OF SAID FIRST ASSEMBLY OF GOD LAVON, TEXAS TRACT (TRACT 2), A DISTANCE OF 309.70 FEET TO A 3/8 INCH IRON ROD FOUND FOR CORNER, SAID CORNER BEING THE SOUTHEAST CORNER OF SAID FIRST ASSEMBLY OF GOD LAVON, TEXAS TRACT (TRACT 1);

THENCE NORTH 01 DEGREE 13 MINUTES 05 SECONDS EAST, ALONG THE EAST LINE OF SAID FIRST ASSEMBLY OF GOD LAVON, TEXAS TRACT (TRACT 1), A DISTANCE OF 73.52 FEET TO A POST FOUND FOR CORNER, BEING THE SOUTHWEST CORNER OF AFORESAID PARDUE PROPERTIES, LLC TRACT, FROM WHICH A 3/8 INCH IRON ROD FOUND BEARS NORTH 41 DEGREES 20 MINUTES 11 SECONDS EAST, AT A DISTANCE OF 0.25 FEET FOR WITNESS;

THENCE NORTH 88 DEGREES 38 MINUTES 12 SECONDS EAST, ALONG THE SOUTH LINE OF SAID PARDUE PROPERTIES, LLC TRACT, A DISTANCE OF 429.95 FEET TO THE POINT OF BEGINNING AND CONTAINING 32,059 SQUARE FEET OR 0.74 ACRES OF LAND.