

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	Elizabeth J. Newton	Deed of Trust Date	April 16, 2021
Original Mortgagee	Mortgage Electronic Registration Systems, Inc. ("MERS"), as beneficiary, as nominee for PHH Mortgage Corporation dba Liberty Reverse Mortgage, its successors and assigns	Original Principal	\$270,000.00
Recording Information	Instrument #: 2021-08396 in Hunt County, Texas	Original Trustee	Scott R. Valby
Property Address	200 Kenny Dr., West Tawakoni, TX 75474	Property County	Hunt

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	PHH Mortgage Corporation	Mortgage Servicer	PHH Mortgage Corporation
Current Beneficiary	PHH Mortgage Corporation	Mortgage Servicer Address	1661 Worthington Road, Suite 100, West Palm Beach, FL 33409

SALE INFORMATION:

Date of Sale	02/03/2026
Time of Sale	01:00 PM or no later than 3 hours thereafter
Place of Sale	The common area at the base of the central stairway on the 2nd floor inside the courthouse, or the base of the north steps outside the courthouse, in the event the courthouse is closed in Hunt County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Hunt County Commissioner's Court.
Substitute Trustees	Liz Hach, Cheryl Harris, Randy Daniel, Robert LaMont, David Sims, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Cindy Daniel, Allan Johnston, Ronnie Hubbard, Taherzadeh, PLLC, Auction.com, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:

LOT 9, BLOCK 3, OF HALE'S LAKE TAWAKONI RETREAT, SECTION THREE, AN ADDITION TO THE CITY OF WEST TAWAKONI, HUNT COUNTY, TEXAS, ACCORDING TO THE MAP OF PLAT THEREOF RECORDED IN VOLUME 400, PAGE 161, OF THE PLAT RECORDS OF HUNT COUNTY, TEXAS.

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all other matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. Prospective bidders

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are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary 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 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to the Texas Property Code, the Trustee reserves the right to set further reasonable conditions for conducting the Sale. Any such further conditions shall be announced before bidding is opened for the first Sale of the day held by the Trustee or any Substitute Trustee.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Assert and protect your rights as a member of the armed forces of the United States. If you 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.

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.

Dated December 4, 2025.

/s/ Selim H. Taherzadeh
Selim H. Taherzadeh
15851 N. Dallas Parkway
Suite 410
Addison, TX 75001

Return to: Taherzadeh, PLLC
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001

FILED FOR RECORD
at 9:15 o'clock A M

DEC 11 2025

BECKY LANDRUM
County Clerk, Hunt County, Tex.
by *Ekhnos*