

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated July 20, 2020 and recorded under Clerk's File No. 2020-12748, in the real property records of HUNT County Texas, with Troy Whitaker and Melinda Whitaker, Husband and Wife and Alice S. Justice, an unmarried woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cardinal Financial Company, Limited Partnership, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Troy Whitaker and Melinda Whitaker, Husband and Wife and Alice S. Justice, an unmarried woman securing payment of the indebtedness in the original principal amount of \$387,845.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Troy Whitaker, Melinda Whitaker, and Alice S Justice. PENNYMAC LOAN SERVICES, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

Legal Description:

BEING A TRACT OF LAND SITUATED IN THE HUNT COUNTY, TEXAS, BEING PART OF A CALLED 210.986 ACRE TRACT OF LAND KNOWN AS TRACT #1 DESCRIBED IN DEED TO GCT, INC., RECORDED IN VOLUME 418, PAGE 564, DEED RECORDS, HUNT COUNTY, TEXAS (D.R.H.C.T.), AND BEING A TRACT OF LAND DESCRIBED IN DEED TO DONALD R. ATKINS AND WIFE, BETTY L. ATKINS, RECORDED IN VOLUME 776, PAGE 387 (D.R.H.C.T.), AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES

SALE INFORMATION

Date of Sale: 09/01/2026

Earliest Time Sale Will Begin: 1:00 PM

Location of Sale: The place of the sale shall be: HUNT County Courthouse, Texas at the following location: On the north steps, including the hallway area 20 feet inside the north door on the 2nd floor of the Hunt County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. 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.



The sale will begin at the earliest time stated above, or within three (3) hours after that time. 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.

STRICT COMPLIANCE WITH FINCEN RULES AND REGULATIONS IS REQUIRED FOR PURCHASE OF THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER PROVIDING ALL INFORMATION NECESSARY FOR STRICT COMPLIANCE WITH FINCEN.

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.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Richard Paul Carr Jr, Harriett Fletcher, Sheryl LaMont, Sharon St. Pierre, Randy Daniel, Margaret Rosanne Kayl, Jabria Foy, Heather Golden, Auction.com, LLC, or Codilis & Moody, P.C., as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on 07/07/2026.

/s/ Isaac Lewis SBOT No. 24144831, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by: Richard Carr Jr
Printed Name: Richard Carr Jr

C&M No. 44-25-03641

FILED FOR RECORD
at 11:59 o'clock A M

JUL 10 2026

BECKY LANDRUM
County Clerk, Hunt County, Tex.
by Becky

Exhibit "A"

BEING a tract of land situated in the Hunt County, Texas, being part of a called 210.986 acre tract of land known as Tract #1 described in deed to GCT, Inc., recorded in Volume 418, Page 564, Deed Records, Hunt County, Texas (D.R.H.C.T.), and being a tract of land described in deed to Donald R. Atkins and wife, Betty L. Atkins, recorded in Volume 776, Page 387 (D.R.H.C.T.), and being more particularly described by the following metes and bounds description:

BEGINNING at a 1/2 inch Iron rod found for corner in the North line of Farm to Market Road 2649, at the Southwest corner of a tract of land described in deed to Dottie Blanchard, recorded in Volume 1153, Page 86 (D.R.H.C.T.), being the Southeast corner of said GCT tract;

THENCE South 88 deg. 16 min. 44 sec. West, with the said North line a distance of 291.91 feet to a 1/2 inch iron rod found for corner at the Southeast corner of a tract of land described in deed to Terry Carpenter, recorded in Volume 1616, Page 369 (D.R.H.C.T.);

THENCE North 01 deg. 50 min. 42 sec. West, a distance of 1870.22 feet to a 1/2 inch Iron rod found for corner in the South line of a tract of land described in deed to Mark A. Pitts and Bryce E. Renner, recorded in Volume 486, Page 733 (D.R.H.C.T.);

THENCE South 89 deg. 54 min. 03 sec. East, with the South line a distance of 291.78 feet to a 1/2 inch iron rod found at the Northwest corner of a tract of land described in deed to Claude Gllmer III, recorded in Volume 448, Page 239 (D.R.H.C.T.);

THENCE South 01 deg. 51 min. 14 sec. East, a distance of 1860.95 feet to the PLACE OF BEGINNING and containing 544,293 square feet or 12.50 acres of land.