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NOTICE OF SUBSTITUTE TRUSTEE SALE

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| Deed of Trust Date: 11/22/2022 | Grantor(s)/Mortgagor(s): PATRICK DOUGLAS SMITH AND TERESA MARIE SMITH, HUSBAND AND WIFE |
| Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR DHI MORTGAGE COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS | Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC |
| Recorded in: Volume: N/A Page: N/A Instrument No: 2022130671 | Property County: WILLIAMSON |
| 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: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361 |
| Date of Sale: 5/6/2025 | Earliest Time Sale Will Begin: 10am |
| Place of Sale of Property: At the northeast basement door in the new addition to the Williamson County Justice Center, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE. | |

Legal Description: LOT 19, BLOCK A, OF THE GROVE AT BULL CREEK, PHASE 2, AN ADDITION TO THE CITY OF TAYLOR, WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 2021146212, OFFICIAL PUBLIC RECORDS OF WILLIAMSON COUNTY, TEXAS.

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, David Ackel, Travis Kaddatz, Colette Mayers, Thomas Gilbraith, C Jason Spence, Mike Hanley, Stephen Mayers, Israel Curtis, Dylan Ruiz, Violet Nunez, Ramiro Cuevas, Jami Grady, Aleena Litton, Daniel McQuade, Jacqueline Hughes, Daniel Linker, Daniel Murphy, Auction.com, Angela Zavala, Michelle Jones, Richard Zavala, Jr., Sharlet Watts, Jr or Sharlet Watts, 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: 3/12/2025

Thuy Frazier

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

Dated: MAR 13 2025

Printed Name

Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075

Angela Zavala
Angela Zavala

at 12:00 FILED o'clock P M

MAR 13 2025

Nancy E. Renteria
County Clerk, Williamson Co., TX

MH File Number: TX-25-107695-POS
Loan Type: FHA