at 12:00 FILED PM

Our Case No. 25-05622-FC

OCT 13 2025

APPOINTMENT OF SUBSTITUTE TRUSTEE County Clerk, Williamson Co. TY

and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS COUNTY OF WILLIAMSON

Deed of Trust Date:

February 27, 2014

Property address: 15118 GALENA DRIVE AUSTIN, TX 78717

Grantor(s)/Mortgagor(s):

LOU ANN RAWLINS, A SINGLE WOMAN

LEGAL DESCRIPTION: LOT 12, BLOCK P, DAVIS SPRING SECTION 3-C, A SUBDIVISION IN WILLIAMSON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF RECORD IN CABINET P, SLIDE 327, PLAT RECORDS OF WILLIAMSON COUNTY, TEXAS.

Original Mortgagee:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR ON Q FINANCIAL, INC., ITS SUCCESSORS AND ASSIGNS

Current Mortgagee:

PENNYMAC LOAN SERVICES, LLC

Property County: WILLIAMSON

Recorded on: March 3, 2014 As Clerk's File No.: 2014013835

Mortgage Servicer:

PENNYMAC LOAN SERVICES, LLC

Earliest Time Sale Will Begin: 10:00 AM

Date of Sale: NOVEMBER 4, 2025

Original Trustee: GREGORY S. GRAHAM

Substitute Trustee:

Auction.com, LLC, Resolve Trustee Services, LLC,

Marinosci Law Group, PC

Substitute Trustee Address:

c/o Marinosci Law Group, P.C. 16415 Addison Road, Suite 725

Addison, TX 75001 (972) 331-2300

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.

The current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Auction.com, LLC, Resolve Trustee Services, LLC, Marinosci Law Group, PC, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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 Mortgagee therein.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due and the owner and holder has requested to sell said property to satisfy said indebtedness

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, NOVEMBER 4, 2025 between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter. 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 be conducted at the Williamson County Justice Center, 405 Martin Luther King, Georgetown, TX 78626 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

PENNYMAC LOAN SERVICES, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the debt.

ACTIVE MILITARY SERVICE NOTICE

Assert and protect your rights as a member of the armed forces of the Unites 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.

WITNESS MY HAND, 10/9/25

MARINOSCI LAW GROVE, P.C.

SAMMY HOODA

MANAGING ATTORNEY

THE STATE OF TEXAS

COUNTY OF DALLAS

the undersigned officer, on this, the

appeared SAMMY HOODA,

known to me, who identified herself/himself to be the MANAGING ATTORNEY of

MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose

and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)

ADAM MURPHY Notary ID #126481378 My Commission Expires October 19, 2028

Notary Public for the State of TEXAS

Commission Expires:

Grantor:

PENNYMAC LOAN SERVICES, LLC 3043 TOWNSGATE ROAD, #200 WESTLAKE VILLAGE, CA 91361 Our File No. 25-05622

Return to:

MARINOSCI LAW GROUP, P.C. MARINOSCI & BAXTER 16415 Addison Road, Suite 725 Addison, TX 75001