

26-02550
296 WELLBORN RD, LIBERTY HILL, TX 78642

FILED
at 9:40 o'clock A M
JUL 23 2026

**NOTICE OF FORECLOSURE SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEE**

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

Property: The Property to be sold is described as follows:

Lots 38, Block F, of Estates at Northgate Phase 1, Section 2, a subdivision in Williamson County, Texas, according to the map or plat thereof recorded under the County Clerk's File No. 2020163504 of the Official Public Records of Williamson County, Texas.

Security Instrument: Deed of Trust dated August 31, 2021 and recorded on September 1, 2021 at Instrument Number 2021133330 in the real property records of WILLIAMSON County, Texas, which contains a power of sale.

Sale Information: September 1, 2026, at 10:00 AM, or not later than three hours thereafter, at the northeast basement door in the new addition to the Williamson County Justice Center, or as designated by the County Commissioners Court.

Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured: The Deed of Trust executed by MATTHEW SHAWN MEREDITH AND KRISTEN NICOLE MEREDITH secures the repayment of a Note dated August 31, 2021 in the amount of \$696,131.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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.

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.



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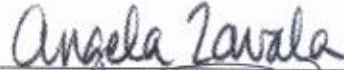
/s/ Justin Ritchie

Justin Ritchie, Attorney at Law
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De Cubas & Lewis, P.C.

3313 W Commercial Blvd, Suite F-150, Fort
Lauderdale, FL 33309

Phone: (954) 453-0365

Fax: (469) 518-4972



Substitute Trustee(s): Angela Zavala, Michelle Jones,
Sharlet Watts, Richard Zavala, Agency Sales and
Posting LLC

c/o De Cubas & Lewis, P.C.

3313 W Commercial Blvd, Suite F-150, Fort
Lauderdale, FL 33309

Certificate of Posting

I, Angela Zavala, declare under penalty of perjury that on the 23rd day of July, 2026, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of WILLIAMSON County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).