## Notice of [Substitute] Trustee Sale

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.

1. Date, Time and Place of Sale.

Date:

07/05/2022

Time:

The sale will begin at 10:00 AM or not later than three hours after that time

Place:

Van Zandt County, Texas at the following location: THE STEPS OF THE NORTH ENTRANCE TO THE VAN ZANDT COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51,002 OF

THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS

Property Address: 4433 FM 16, BEN WHEELER, TX 75754

- 2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagec 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. Any conveyance of the property is subject to all matters of record affecting the property.
- 3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 05/05/2005 and recorded 05/10/2005 in Book OR 2032 Page 396 Document 00018654, real property records of Van Zandt County, Texas, with JEANNE WALTON, A SINGLE WOMAN grantor(s) and WMC MORTGAGE CORPORATION as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.
- **4. Appointment of Substitute Trustee:** In accordance with Texas Property Code Sec. 51,0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.
- 5. Obligation Secured: Deed of Trust or Contract Lien executed by JEANNE WALTON, A SINGLE WOMAN, securing the payment of the indebtedness in the original principal amount of \$61,750.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A., AS TRUSTEE FOR ABFC 2005-HE2 TRUST ABFC ASSET-BACKED CERTIFICATES, SERIES 2005-HE2 is the current mortgagee of the note and deed of trust or contract lien.

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6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows:

BEING 2.954 acres of land situated in the M. M. GRAHAM SURVEY, Abstract No. 1052, Van Zandt County, Texas, and being all of that certain called 2.954 acre tract described in a General Warranty Deed, dated April 27, 1998, from Jodie B. Riggins and spouse, Mary L. Riggins to Cynthia Edwards, recorded in Volume 1463, Page 717 of the Real Records of Van Zandt County, Texas, Said 2.954 acre tract of land being more particularly described as follows: BEGINNING at a 1/2" iron rod (found) for corner at the Northwest corner of the above referenced 2.954 acre tract; THENCE South 88 deg. 35 min. 49 sec. East, with the North line of said 2.954 acre tract, a distance of 272.96 feet to a 5/8" iron pipe (found) for corner at the Northeast corner of same; THENCE South 60 deg. 24 min. 14 sec. West, with the East line of said 2.954 acre tract, a distance of 333.29 feet to a 1/2" iron pipe (found) for corner at the Southeast corner of same and being located within the right-of-way of Farm to Market Road No. 16 (a 100.0' right-of-way, per Volume 282, Page 386 of the Deed Records of Van Zandt County, Texas), from which a 1/2" iron rod (set) for reference in the North right-of-way line of said road bears North 00 deg. 24 min. 14 sec. East - 5.75 feet; THENCE in a Westerly direction, with the South line of said 2.954 acre tract, within the right-of-way of Farm to Market Road No. 16, and with a curve to the right, having a radius of 1957.00 feet, a Delta Angle of 12 deg. 46 min. 59 sec., a Chord Bearing of South 84 deg. 10 min. 02 sec. West, and a Chord Distance of 435.71 feet, an Arc Length 436.62 feet to a 1/2" iron rod (found) for corner at the Southwest corner of said 2.954 acre tract, from which a 1/2" iron rod (set) for reference in the North right-of-way line of said road bears North 22 deg. 58 min. 39 sec. East - 7.60 feet; THENCE North 22 deg. 58 min. 39 sec. East (Bearing Base, per Volume 1463, Page 717), leaving said road and with the West line of said 2.954 acre tract, a distance of 417.36 feet back to the PLACE OF BEGINNING, and containing a total of 2.954 acres of land, of which 0.059 of an acre of land lies within the right-of-way of Farm to Market Road No. 16.

8. Mortgage Servicer Information: 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 lien securing the property referenced above. PHH Mortgage Corporation, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation 1 Mortgage Way Mt. Laurel, NJ 08054

Phone: 877-744-2506

TS No.: 2022-00523-TX 22-000266-673

Date: May 10, 2022

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9. Limitation of Damages: 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.

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.

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Camisha Scott, Iman Walcott, Tanesha Humphrey, Claire Buxton, Glenda Hamilton – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc. 2300 Lakeview Parkway, Suite 756 Alpharetta, GA 30009 Telephone: 855-427-2204 Fax: 866-960-8298

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

Certificate of Posting

I am \_\_\_\_\_\_ whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230,
Houston, TX 77056. I declare under penalty of perjury that on \_\_\_\_\_\_ I filed this Notice of Foreclosure Sale at the office of the Van Zandt County Clerk and caused it to be posted at the location directed by the Van Zandt County Commissioners Court.

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