

Notice of [Substitute] Trustee Sale

FILED FOR RECORD
2026 MAR 05 12:41
SUSAN J. ZANDT
COUNTY CLERK
BY _____
DEPUTY

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: 05/05/2026

Time: The sale will begin at 11:00 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: 618 EAST NORTH STREET, WILLS POINT, TX 75169

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 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. 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 09/03/2004 and recorded 09/17/2004 in Book OR 1966 Page 105 Document 00009931, real property records of Van Zandt County, Texas, with **MARY E. LUNSFORD, AN UNMARRIED WOMAN** grantor(s) and **HOMEcomings FINANCIAL NETWORK, INC.** 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 **MARY E. LUNSFORD, AN UNMARRIED WOMAN**, securing the payment of the indebtedness in the original principal amount of **\$83,600.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A.** as successor to **JPMorgan Chase Bank**, as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset- Backed Pass-Through Certificates Series 2004-RS10 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:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND, BEING 0.23 ACRES OF LAND, MORE OR LESS, SITUATED IN THE J. HAMILTON SURVEY, A-409, VAN ZANDT COUNTY, TEXAS, MORE PARTICULARLY DESCRIBED ON THE CONTINUATION FORM ATTACHED. BEING ALL OF THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LOCATED IN THE J. HAMILTON SURVEY, ABSTRACT NO. 409, IN THE CITY OF WILLS POINT, VAN ZANDT COUNTY, TEXAS AND BEING ALL OF LOT C, BLOCK 1 OF FOSTER'S SUBDIVISION, AND ALSO BEING CALLED TRACT 1, A CALLED 0.23 ACRE TRACT OF LAND, DESCRIBED IN DEED TO ERIC MILLER HOMES, INC. RECORDED IN VOLUME 1939, PAGE 453 OF THE DEED RECORDS OF VAN ZANDT COUNTY, TEXAS (DRVZCT), SAID LOT, TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A 1/4" IRON ROD FOUND IN THE SOUTH LINE OF NORTH STREET, AND BEING THE NORTHEAST CORNER OF LOT B, AND BEING THE NORTHWEST CORNER OF THIS TRACT; THENCE, S 82° 59' 16" E (REFERENCE BEARING), 75.00 FEET ALONG THE SOUTH LINE OF NORTH STREET, AND BEING THE NORTH LINE OF THIS TRACT TO A 5/8" IRON ROD SET AT THE NORTHWEST CORNER OF LOT D, AND BEING THE NORTHEAST CORNER OF THIS TRACT; THENCE, S 05° 55' 48" W, 135.06 FEET ALONG THE WEST LINE OF LOT D, AND BEING THE EAST LINE OF THIS TRACT TO A 5/8" IRON ROD SET AT THE NORTHWEST CORNER OF LOT G, AND BEING THE NORTHEAST CORNER OF LOT F, AND BEING THE SOUTHEAST CORNER OF THIS TRACT; THENCE, N 83° 48' 02" W, 74.27 FEET ALONG THE NORTH LINE OF LOT F, AND BEING THE SOUTH LINE OF THIS TRACT TO A FENCE CORNER FOUND AT THE NORTHEAST CORNER OF LOT E, AND BEING THE SOUTHEAST CORNER OF LOT B, AND BEING THE SOUTHWEST CORNER OF THIS TRACT; THENCE, N 05° 37' 38" E, 136.13 FEET ALONG THE EAST LINE OF LOT B, AND BEING THE WEST LINE OF THIS TRACT TO THE POINT OF BEGINNING AND CONTAINING 0.23 ACRES OF LAND MORE OR LESS.

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. **Onity Mortgage Corporation F/K/A PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O Onity Mortgage Corporation
F/K/A PHH Mortgage Corporation
PO BOX 24605
West Palm Beach, FL 33416-4605
Phone: 877-744-2506**

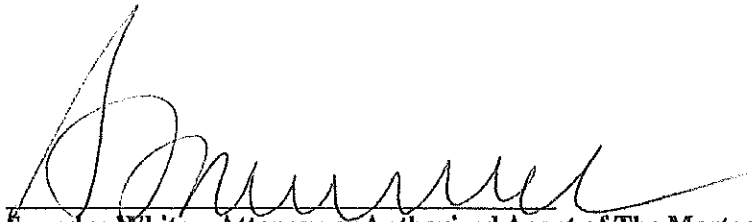
TS No.: 2026-00346-TX
26-000192-673

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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.

Date: March 23, 2026



Sandra White – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.
7730 Market Center Ave, Suite 100
El Paso, TX 79912
Telephone: 855-427-2204
Fax: 866-960-8298

For additional sale information visit: www.auction.com or (800) 280-2832

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.

I am RANDY DANIEL ^{Certificate of Posting} whose address is c/o AVT Title Services, J.L.C, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 3-23-26 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.