

TS No.: 2026-00331-TX  
26-000410-673

FILED FOR RECORD

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**Notice of [Substitute] Trustee Sale**

SILVIA STRICKLAND  
CLERK, VAN ZANDT

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:** 09/01/2026

**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:** 1333 VAN ZANDT COUNTY ROAD 2101, CANTON, TX 75103

**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 10/10/2008 and recorded 10/16/2008 in Document 2008-009245, real property records of Van Zandt County, Texas, with **RACHEL DIANE COCHRAN, AN UNMARRIED WOMAN** grantor(s) and **AMERICAHOMEKEY, 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 **RACHEL DIANE COCHRAN, AN UNMARRIED WOMAN**, securing the payment of the indebtedness in the original principal amount of **\$64,611.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION** 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 LOT OR PARCEL OF LAND LOCATED IN THE M. G. CAZENOVA SURVEY, A- 129, VAN ZANDT COUNTY, TEXAS, AND BEING DESCRIBED AS LOT NO. 57, OF PURTIS CREEK ESTATES, SECTION NO.1, THE PLAT THEREOF BEING RECORDED IN GLIDE 201B OF THE PLAT RECORDS OF VAN ZANDT COUNTY, TEXAS. SAID LOT, TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:BEGINNING AT A 1/2" IRON ROD FOUND AT THE SOUTHWEST CORNER OF LOT 57, THE NORTHWEST CORNER OF LOT 58 AND IN THE EAST LINE OF VZ CR 2819;THENCE N 00° 01' 42" E 127.04 FEET ALONG THE EAST LINE OF VZ CR 2819 TO A ½" IRON ROD SET AT THE NORTHWEST CORNER OF THIS TRACT;THENCE S 89° 58' 14" E 370.12 FEET THROUGH LOT 57 TO A ½" IRON ROD SET IN THE EAST LINE OF LOT 57 AND THE WEST LINE OF LOT 46;THENCE S 00° 00' 30" W 126.85 FEET ALONG THE COMMON LINE OF LOTS 46 AND 57 TO A CHAIN LINK FENCE POST FOUND AT THE COMMON CORNER OF LOTS 45, 46, 57 AND 58;THENCE WEST (REFERENCE BEARING) 370.17 FEET ALONG THE COMMON LINE OF LOTS 57 AND 58 TO THE POINT OF BEGINNING AND CONTAINING 1.08 ACRES OF LAND, MORE OR LESS.INCLUDES MANUFACTURED HOUSING UNIT(S) DESCRIBED AS FOLLOWS: MAKE: CLAYTON HOMESMODEL: 35VAL16723AH08WIDTH: 16LENGTH: 72SERIAL #: CBH019364TXYEAR: 2008**

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

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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: June 12, 2026

~~Loundie Chery - Trustee Sale Assistant~~

C/O Power Default Services, Inc.  
114 Mesa Park Drive, Suite 100  
El Paso, TX 79912  
Telephone: 855-427-2204  
Fax: 866-960-8298

For additional sale information visit: [www.hubzu.com](http://www.hubzu.com) or (855) 882-1314

**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 Dantz <sup>Certificate of Posting</sup> 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 6/12/26 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.