NOTICE OF SUBSTITUTE TRUSTEE'S SAME

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.

Matter No.: 143454-TX

December 17, 2025 Date:

County where Real Property is Located: Van Zandt

ORIGINAL MORTGAGOR:

CLIFFORD LAMER WHITE, AND MECHELLE WHITE, HUSBAND

AND WIFE

ORIGINAL MORTGAGEE:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, ITS SUCCESSORS

AND ASSIGNS

CURRENT MORTGAGEE:

PennyMac Loan Services, LLC

MORTGAGE SERVICER:

PennyMac Loan Services, LLC

DEED OF TRUST DATED 2/27/2015, RECORDING INFORMATION: Recorded on 2/27/2015, as Instrument No. 2015-001653

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN VAN ZANDT COUNTY, TEXAS, BEING A PART OF THE SAM BELL SURVEY, ABSTRACT NO. 46. AND BEING LOT FIVE (5) OUT OF BLOCK B OF STADIUM ADDITION TO THE CITY OF GRAND SALINE, TEXAS, AS SHOWN BY MAP AND PLAT THEREOF RECORDED IN THE PLAT RECORDS OF VAN ZANDT COUNTY. TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 2/3/2026, the foreclosure sale will be conducted in Van Zandt County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC 3043 Townsgate Rd, Suite 200 Westlake Village, CA 91361

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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 above referenced loan.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 3333 Camino Del Rio South, Suite 225, San Diego, CA 92108-0935, Phone: (866) 931-0036.

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.

By: Hollis Hamilton
Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:

ALDRIDGE PITE, LLP 3333 Camino Del Rio South, Suite 225 P.O. BOX 17935 SAN DIEGO, CA 92108-0935 FAX #: 619-590-1385

Phone: (866) 931-0036