

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: February 12, 2021	Original Mortgagor/Grantor: JOE FRENCH AKA JOSEPH FRENCH AND DEBBIE FRENCH AKA DEBORAH FRENCH
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MORTGAGE FINANCIAL SERVICES, LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: PLANET HOME LENDING, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2021-001868	Property County: VAN ZANDT
Mortgage Servicer: Planet Home Lending, LLC	Mortgage Servicer's Address: 321 Research Parkway, Meriden, CT 06450

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 COUNTY CLERK VAN ZANDT
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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.

Secures: Note in the original principal amount of \$170,422.00, executed by JOE FRENCH AND DEBBIE FRENCH and payable to the order of Lender.

Property Address/Mailing Address: 1079 W MAIN ST, VAN, TX 75790

Legal Description of Property to be Sold: ALL THAT CERTAIN TRACT OR PARCEL OF LAND SITUATED IN THE A. MCPHAIL SURVEY, ABSTRACT 533, VAN ZANDT COUNTY, TEXAS, AND BEING OUT OF AND A PART OF THAT CERTAIN TRACT, DESCRIBED IN A GENERAL WARRANTY DEED FROM BOBBY MUMFORD AND JOHN MUMFORD TO DARREN SMITH, DATED AUGUST 15, 2006, RECORDED IN VOLUME 2164, PAGE 375, OF THE OFFICIAL PUBLIC RECORDS OF VAN ZANDT COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 60D NAIL FOUND FOR THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT, SAME BEING IN THE WEST LINE OF SAID SMITH TRACT, SAME BEING IN THE SOUTH RIGHT-OF-WAY LINE OF F.M. ROAD 16 (A 100-FT. WIDE RIGHT-OF-WAY);

THENCE, SOUTH 89°58'28" EAST, WITH SAID SOUTH RIGHT-OF-WAY LINE OF F.M. ROAD 16, A DISTANCE OF 129.90 FEET TO A 1/2" IRON ROD FOUND FOR THE NORTHEAST CORNER OF THE HEREIN DESCRIBED TRACT, SAME BEING IN THE EAST LINE OF SAID SMITH TRACT;

THENCE, SOUTH, WITH THE EAST LINE OF SAID SMITH TRACT (BEING THE BEARING BASIS OF THIS SURVEY AS RELATED TO THE RECORD BEARING), A DISTANCE OF 226.11 FEET TO A 1/2" IRON ROD FOUND FOR THE SOUTHEAST CORNER OF SAID SMITH TRACT;

THENCE, NORTH 89°58'01" WEST, A DISTANCE OF 130.11 FEET TO A 1/2" IRON ROD FOUND FOR THE SOUTHWEST CORNER OF SAID SMITH TRACT;



THENCE, NORTH 00°03'10" EAST, WITH SAID WEST LINE OF SAID SMITH TRACT, A DISTANCE OF 226.09 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.675 ACRE OF LAND.

Date of Sale: August 04, 2026

Earliest time Sale will begin: 11:00 AM

Place of sale of Property: Van Zandt County Courthouse, 121 E. Dallas Street, Canton, TX 75103 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

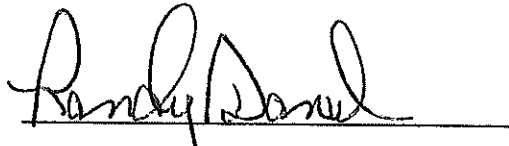
Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *PLANET HOME LENDING, LLC*, the owner and holder of the Note, has requested Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *PLANET HOME LENDING, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.



SUBSTITUTE TRUSTEE

Auction.com, LLC OR Tejas Corporate Services, LLC,
Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,
13010 Morris Rd., Suite 450, Alpharetta, GA 30004; PH:
(470)321-7112