

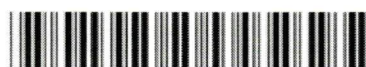
25-00003
1924 N WELLS ST, PAMPA, TX 79065

**NOTICE OF FORECLOSURE SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEE**

- Property: The Property to be sold is described as follows:
- All of Lot Thirteen (13), in Block No. Seventeen (17), of the Jarvis-Sone Second Addition, an Addition to the City of Pampa, Gray County, Texas, according to the Map or Plat Recorded in Volume 130, Page 346, Deed Records, Gray County, Texas.
- Security Instrument: Deed of Trust dated November 22, 2019 and recorded on November 26, 2019 at Instrument Number 0220434 in the real property records of GRAY County, Texas, which contains a power of sale.
- Sale Information: March 4, 2025, at 10:00 AM, or not later than three hours thereafter, at the south entrance to the Gray County Courthouse, or as designated by the County Commissioners Court.
- Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured: The Deed of Trust executed by ANNA M VILLARREAL secures the repayment of a Note dated November 22, 2019 in the amount of \$72,727.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgage. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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.

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.



4833170

Nicki Company

De Cubas & Lewis, P.C.
Nicki Company, Attorney at Law
PO Box 5026
Fort Lauderdale, FL 33310

Ronnie Heck

Substitute Trustee(s): Ronnie Heck, Shannon Heck,
Jonathan Schendel, Ramiro Cuevas, Charles Green,
Susan Bowers, Jonathan Bowers, Glandeen Shenk,
Jose A. Bazaldua, Antonio Bazaldua, Gabrielle
Carrier, Patrick Zwiers, Angie Uselton

c/o De Cubas & Lewis, P.C.
PO Box 5026
Fort Lauderdale, FL 33310

Certificate of Posting

I, *Ronnie Heck*, declare under penalty of perjury that on the *23rd* day of *January*, 20*25* I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of GRAY County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).