

JUL 12 2022

22TX888-0123
301 APPALOOSA DR, COPPERAS COVE, TX 76522

Jennifer F. Deaton
COUNTY CLERK, CORYELL CO., TEXAS

NOTICE OF FORECLOSURE SALE

- Property:** The Property to be sold is described as follows:
- LOT 19, BLOCK 19, WESTERN HILLS ESTATES, REVISED-SECTION FIVE, COPPERAS COVE, CORYELL COUNTY, TEXAS, RECORDED IN VOLUME 5, PAGE 50, PLAT RECORDS OF CORYELL COUNTY, TEXAS
- Security Instrument:** Deed of Trust dated December 17, 2015 and recorded on December 30, 2015 as Instrument Number 285305 in the real property records of CORYELL County, Texas, which contains a power of sale.
- Sale Information:** August 02, 2022, at 10:00 AM, or not later than three hours thereafter, at the north door of the Coryell 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 ENIO RUTHNER JUNIOR AND JENNIFER L RUTHNER secures the repayment of a Note dated December 17, 2015 in the amount of \$100,107.00. 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 mortgagee. 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.
- Mortgage Servicer is representing Mortgagee under a servicing agreement, which permits Mortgage Servicer to collect the debt evidenced by the Note, The address of Mortgagee is:
- PennyMac Loan Services, LLC
P.O. Box 30597
Los Angeles, CA 90030
- 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.

Kirk Schwartz

De Cubas, Lewis & Schwartz, PA
Kirk Schwartz, Attorney at Law
PO Box 771270
Coral Springs, FL 33077

Donna Stockman

Substitute Trustees(s): Maryna Danielian, Kristopher Holub, Aarti Patel, Stacey Sanders, Amy Ortiz, Garrett Sanders, Dylan Ruiz, David Ackel, Violet Nunez, Erika Aguirre, Beatriz Sanchez, Sara Edgington, Donna Stockman, Brenda Wiggs, Guy Wiggs, ~~David Stockman~~, Tim Lewis, Denise Boerner, Michelle Schwartz, Kathy Arrington, Janet Pinder
c/o De Cubas, Lewis & Schwartz, PA
PO Box 771270
Coral Springs, FL 33077

Certificate of Posting

I, _____, declare under penalty of perjury that on the _____ day of _____, 20____, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of CORYELL County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).