NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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:

12/02/2025

Time:

Between 10:00 AM - 1:00 PM and beginning not earlier than 10:00 AM and ending not

later than three hours thereafter.

Place:

The area designated by the Commissioners Court of Howard County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location

where this Notice of Trustee's Sale was posted.

- 2. Terms of Sale. Highest bidder for cash.
- 3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 11/20/2020 and recorded in the real property records of Howard County, TX and is recorded under Clerk's File/Instrument Number 2020-0009059, 1956, Page 159, with Marcelino Padilla-Valdez and Judith Padilla (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for SFMC LP DBA Service First Mortgage Company mortgagee to which reference is herein made for all purposes.
- 4. **Obligations Secured.** Deed of Trust or Contract Lien executed by Marcelino Padilla-Valdez and Judith Padilla, securing the payment of the indebtedness in the original amount of \$118,808.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Planet Home Lending, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.
- 5. Property to be Sold. BEING ALL OF LOT NO. TWO (2), IN BLOCK NO. ONE (1), ANDERSON ADDITION TO THE CITY OF BIG SPRING, HOWARD COUNTY, TEXAS, ACCORDING TO THE PROPER MAP OR PLAT OF RECORD IN ENVELOPE 2/B, PLAT RECORDS OF HOWARD COUNTY, TEXAS.

POSTED at 3:12 PM O'clock 9-25-25

JURY PADRON, County Clerk, Howard County, Texas

By Jace Soch Deputy



4853899

6. **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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Planet Home Lending, LLC, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Planet Home Lending, LLC 321 Research Parkway, Suite 303 Meriden, CT 06450-8301

SUBSCITUTE TRUSTEE

Agency Sales and Posting LLC, or AUCTION.COM LLC, OR Shelley Nail, Donna Trout, Zane Nail, Zia Nail or Zoey Fernandez OR Kirk Schwartz, Esq., or Carson Emmons, Esq., or Justin Ritchie, Esq., or Jeffrey Kramer, Esq., c/o Albertelli Law 6565 N MacArthur Blvd, Suite 470 Irving, TX 75039

STATE OF ECONOMICS COUNTY OF ECONOMICS

GIVEN UNDER MY HAND AND SEAL OF OFFICE this

Marganta talma Tercero NOTARY PUBLIC in and for

MARGARITA PALMA TERCERO
NOTARY PUBLIC
STATE OF TEXAS
MY COMM. EXP. 04/24/27
NOTARY ID 13432268-7

My commission expires: 4-24-2027

Print Name of Notary: Palma Tercero