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JACKIE ENSEY Co. Clerk  
STEPHENS COUNTY, TEXAS

By Jackie Ensey

23-135083

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: December 12, 2022	Original Mortgagor/Grantor: FRANCISCO ELADIO SAN MIGUEL, JR.
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR WYNDHAM CAPITAL MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: PLANET HOME LENDING, LLC
Recorded in: Volume: 2231 Page: 578 Instrument No: 00002315	Property County: STEPHENS
Mortgage Servicer: PLANET HOME LENDING, LLC	Mortgage Servicer's Address: 321 RESEARCH PARKWAY, SUITE 303 MERIDEN, CONNECTICUT 06450-8301

\* 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 \$185,000.00, executed by FRANCISCO ELADIO SAN MIGUEL JR and payable to the order of Lender.

Property Address/Mailing Address: 2305 SHA LANE, BRECKENRIDGE, TX 76424

Legal Description of Property to be Sold: LOT 8, BLOCK 3, LAKEVIEW HILLS ADDITION, UNIT 2, TO THE CITY OF BRECKENRIDGE, STEPHENS COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 1, SLIDE 45-B OF THE PLAT RECORDS OF STEPHENS COUNTY, TEXAS..

Date of Sale: November 7, 2023	Earliest time Sale will begin: 1:00 PM
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Place of sale of Property: Stephen County Courthouse, 200 West Walker, Breckenridge, TX 76424

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 Terry Browder, Laura Browder, Jamie Osborne, Kevin Key, Jay Jacobs, Ramiro Cuevas, Kristopher Holub, Joshua Sanders, Dana Kamin, Misty McMillan, Auction.com whose address is 1 MAUCHLY IRVINE, CA 92618 OR Terry Browder, Laura Browder, Jamie Osborne, Kevin Key or Jay Jacobs 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, Terry Browder, Laura Browder, Jamie Osborne, Kevin Key, Jay Jacobs, Ramiro Cuevas, Kristopher Holub, Joshua Sanders, Dana Kamin, Misty McMillan, Auction.com whose address is 1 MAUCHLY IRVINE, CA 92618 OR Terry Browder, Laura Browder, Jamie Osborne, Kevin Key or Jay Jacobs 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 Terry Browder, Laura Browder, Jamie Osborne, Kevin Key, Jay Jacobs, Ramiro Cuevas, Kristopher Holub, Joshua Sanders, Dana Kamin, Misty McMillan, Auction.com whose address is 1 MAUCHLY IRVINE, CA 92618 OR Terry Browder, Laura Browder, Jamie Osborne, Kevin Key or Jay Jacobs 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

Terry Browder, Laura Browder, Jamie Osborne, Kevin Key,  
Jay Jacobs, Ramiro Cuevas, Kristopher Holub, Joshua  
Sanders, Dana Kamin, Misty McMillan, Auction.com, OR  
Terry Browder, Laura Browder, Jamie Osborne, Kevin Key or  
Jay Jacobs, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,  
10700 Abbott's Bridge Road, Suite 170, Duluth, Georgia  
30097; PH: (470)321-7112