

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated December 09, 2021 and recorded under Vol. 2211, Page 326, or Clerk's File No. 00002416, in the real property records of STEPHENS County Texas, with Christopher Ridings, and Cassandra Ridings, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Christopher Ridings, and Cassandra Ridings, husband and wife securing payment of the indebtedness in the original principal amount of \$148,000.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Christopher Ridings. PennyMac Loan Services, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. PennyMac Loan Services, LLC is acting as the Mortgage Servicer for the Mortgagee. PennyMac Loan Services, LLC, is representing the Mortgagee, whose address is: 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361.

Legal Description:

TRACT ONE: 1.00 ACRES OF LAND OUT OF T.E.&L. 3387, A-903, STEPHENS COUNTY, TEXAS, AND BEING PART OF A TRACT OF LAND DESCRIBED IN DEED RECORDED IN VOLUME 375, PAGE 718, DEED RECORDS, STEPHENS COUNTY TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES

TRACT TWO: CENTERLINE DESCRIPTION OF AN ACCESS EASEMENT OUT OF T.E.&L 3387, A-903, STEPHENS COUNTY, TEXAS, AND BEING PART OF A TRACT OF LAND DESCRIBED IN DEED RECORDED IN VOLUME 375, PAGE 718, DEED RECORDS, STEPHENS COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES

SALE INFORMATION

Date of Sale: 01/06/2026

Earliest Time Sale Will Begin: 1:00 PM

Location of Sale:

The place of the sale shall be: STEPHENS County Courthouse, Texas at the following location: On the south entrance steps of the Stephens County Courthouse, also known as the Walker Street entrance, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE



4859862

RECEIVED AND FILED

FOR POSTING

At 11:10 O'clock A.M.

DEC 03 2025

JACKIE ENSEY Co. Clerk
STEPHENS COUNTY, TEXAS

Jackie Ensey

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. **Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.**

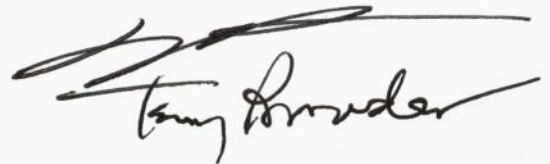
The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Laura Browder, Terry Browder, Agency Sales and Posting, LLC, or Codilis & Moody, P.C., as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

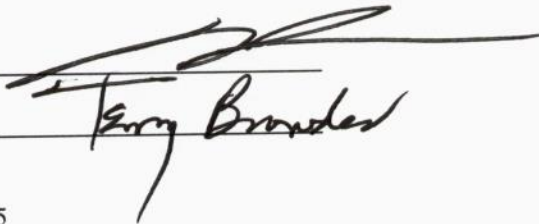
Executed on 12/02/2025.



/s/ Will Morphis SBOT No. 24131905, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by: _____

Printed Name: _____



C&M No. 44-25-03545

EXHIBIT "A"

TRACT ONE: 1.00 ACRES OF LAND OUT OF T.E.&L. 3387, A-903, STEPHENS COUNTY, TEXAS, AND BEING PART OF A TRACT OF LAND DESCRIBED IN DEED RECORDED IN VOLUME 375, PAGE 718, DEED RECORDS, STEPHENS COUNTY, TEXAS.

BEGINNING AT A 1/2" IRON PIN SET FOR THE NORTHEAST CORNER OF THIS TRACT FROM WHICH THE NORTHEAST CORNER OF THE TRACT DESCRIBED IN VOLUME 375, PAGE 718 BEARS SOUTH 89°10'54" EAST 1447.90' AND NORTH 0°49'06" EAST 373.14' AND NORTHEAST CORNER OF THE SURVEY IS CALLED TO BEAR SOUTH 89°10'54" EAST 1447.90' AND NORTH 0°49'06" EAST 1743.04';

THENCE SOUTH 00°51'07" WEST A DISTANCE OF 208.71' TO A 1/2" IRON PIN SET FOR THE SOUTHEAST CORNER OF THIS TRACT;

THENCE NORTH 89°08'53" WEST A DISTANCE OF 208.71' TO A 1/2" IRON PIN SET FOR THE SOUTHWEST CORNER OF THIS TRACT;

THENCE NORTH 00°51'07" EAST A DISTANCE OF 208.71' TO A 1/2" IRON PIN SET FOR THE NORTHWEST CORNER OF THIS TRACT;

THENCE SOUTH 89°08'53" EAST A DISTANCE OF 208.71' TO THE PLACE OF BEGINNING AND CONTAINING 1.00 ACRES OF LAND.

TRACT TWO: CENTERLINE DESCRIPTION OF AN ACCESS EASEMENT OUT OF T.E.&L. 3387, A-903, STEPHENS COUNTY, TEXAS, AND BEING PART OF A TRACT OF LAND DESCRIBED IN DEED RECORDED IN VOLUME 375, PAGE 718, DEED RECORDS, STEPHENS COUNTY, TEXAS.

BEGINNING AT A POINT IN THE CENTERLINE OF AN EXISTING GRAVEL DRIVE AND THE WEST LINE OF A 1.00 ACRE TRACT FROM WHICH THE NORTHEAST CORNER OF THE TRACT DESCRIBED IN VOLUME 375, PAGE 718 BEARS 1656.61' SOUTH 89°10'54" EAST AND 485.16' NORTH 00°49'06" EAST;

THENCE WITH THE EXISTING GRAVEL DRIVE AS FOLLOWS:

SOUTH 46°41'57" WEST A DISTANCE OF 131.56'

SOUTH 38°04'23" WEST A DISTANCE OF 104.52';

SOUTH 57°35'39" WEST A DISTANCE OF 50.01';

SOUTH 88°39'06" WEST A DISTANCE OF 215.88';

NORTH 89°24'00" WEST A DISTANCE OF 214.45';

NORTH 88°20'49" WEST A DISTANCE OF 217.02';

SOUTH 89°35'29" WEST A DISTANCE OF 225.28';

NORTH 89°41'43" WEST A DISTANCE OF 318.52';

NORTH 89°02'49" WEST A DISTANCE OF 305.67' TO A POINT IN THE EAST LINE OF U.S. HIGHWAY 183 FOR THE END OF THE LINE.