



VG-1443-2023-2303048

**Freestone
County
Renee Reynolds
Freestone County
Clerk**

Instrument Number: 2303048

Foreclosure Posting

NOTICE OF FORECLOSURE

Recorded On: July 27, 2023 02:06 PM

Number of Pages: 4

" Examined and Charged as Follows: "

Total Recording: \$8.00

******* THIS PAGE IS PART OF THE INSTRUMENT *******

Any provision herein which restricts the Sale, Rental or use of the described REAL PROPERTY because of color or race is invalid and unenforceable under federal law.

File Information:

Document Number: 2303048
Receipt Number: 20230727000018
Recorded Date/Time: July 27, 2023 02:06 PM
User: Jamie M
Station: CCLERK02

Record and Return To:

MOLLIE MCCOSLIN



STATE OF TEXAS
COUNTY OF FREESTONE

I hereby certify that this Instrument was FILED In the File Number sequence on the date/time printed hereon, and was duly RECORDED in the Official Records of Freestone County, Texas.

Renee Reynolds
Freestone County Clerk
Freestone County, TX

Notice of [Substitute] Trustee 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: 09/05/2023

Time: The sale will begin at 10:00 AM or not later than three hours after that time

Place: Freestone County, Texas at the following location: **THE FRONT STEPS OF THE COURTHOUSE (SOUTH ENTRANCE) OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 706 DEJAY ST, FAIRFIELD, TX 75840-2014

2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 06/30/2016 and recorded 06/30/2016 in Document 01602141, real property records of Freestone County, Texas, with RICK MATTHEW KERSTEN AND HOLLY LYNN BLACKETER HUSBAND AND WIFE grantor(s) and PRIMELENDING, A PLAINSCAPITAL COMPANY as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue, Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

5. Obligation Secured: Deed of Trust or Contract Lien executed by RICK MATTHEW KERSTEN AND HOLLY LYNN BLACKETER HUSBAND AND WIFE, securing the payment of the indebtedness in the original principal amount of \$97,686.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. PHH MORTGAGE CORPORATION is the current mortgagee of the note and deed of trust or contract lien.



Notice of [Substitute] Trustee Sale

6. **Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. **Property to be sold:** The property to be sold is described as follows:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING LOT SEVENTY-NINE (79) OF THE EASTVIEW FIFTH ADDITION TO THE CITY OF FAIRFIELD, FREESTONE COUNTY, TEXAS, AS RECORDED IN CABINET A, PAGES 85-A AND 85-B OF THE PLAT RECORDS, FREESTONE COUNTY, TEXAS.

8. **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 §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. PHH Mortgage Corporation, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O PHH Mortgage Corporation
PO BOX 24605
West Palm Beach, FL 33416-4605
Phone: 877-744-2506**

Notice of [Substitute] Trustee Sale

9. 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 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.

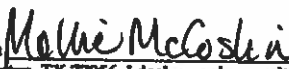
Date: July 18, 2023



Monique Patzer, Trustee/Sale Assistant

C/O Power Default Services, Inc.
2300 Lakeview Parkway, Suite 756
Alpharetta, GA 30009
Telephone: 855-427-2204
Fax: 866-960-8298

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

I am  Malvi McCoslin Certificate of Posting whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 7-26-23 I filed this Notice of Foreclosure Sale at the office of the Freestone County Clerk and caused it to be posted at the location directed by the Freestone County Commissioners Court.