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FILED  
NICOLE TANNER, COUNTY CLERK  
HILL COUNTY, TEXAS

2026 JUL -2 PM 1:02

25-05760  
103 LINDA LEE LOOP, WHITNEY, TX 76692

**NOTICE OF FORECLOSURE SALE AND  
APPOINTMENT OF SUBSTITUTE TRUSTEE**

Property: The Property to be sold is described as follows:

All that certain lot, tract or parcel of land lying and situated in the County of Hill, State of Texas, and being all of Lot 15 of the Gilmore Acres Subdivision on Lake Whitney, Texas, in accordance with the plat of said subdivision recorded in Volume 372, page 1 of the Hill County Deed Records, and being the same and identical property described in a Deed from Roger J. Wernert et al, to Richard A. Garrett dated November 21, 1974, recorded in Volume 539, page 424 of the Hill County Deed Records.

Security Instrument: Deed of Trust dated May 23, 2024 and recorded on May 23, 2024 at Book 2318 and Page 206 Instrument Number 00156783 in the real property records of HILL County, Texas, which contains a power of sale.

Sale Information: September 1, 2026, at 11:00 AM, or not later than three hours thereafter, at the east door of the Hill 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 CATHERINE BURR secures the repayment of a Note dated May 23, 2024 in the amount of \$165,852.00. 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.

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.**



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/s/ Justin Ritchie

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Justin Ritchie, Attorney at Law  
Texas Bar No. 24145898  
[txsalesteam@decubaslewis.com](mailto:txsalesteam@decubaslewis.com)  
**De Cubas & Lewis, P.C.**

3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

Phone: (954) 453-0365  
Fax: (469) 518-4972

*Donna Stockman*

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Substitute Trustee(s): Donna Stockman, Brenda Wiggs, Guy Wiggs, David Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, Jeff Benton, Leslie Shuler, Bonny Mounger, Robin Shelton, Agency Sales and Posting LLC||Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC

c/o De Cubas & Lewis, P.C.  
3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 2 day of JULY, 2026, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of HILL County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).