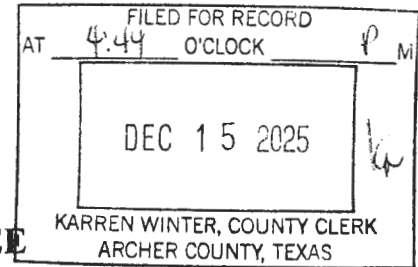


Our Case No. 25-00144-FC-2



## **APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE**

THE STATE OF TEXAS  
COUNTY OF ARCHER

**Deed of Trust Date:**  
April 22, 2022

**Property address:**  
514 S SYCAMORE  
ARCHER CITY, TX 76351

**Grantor(s)/Mortgagor(s):**  
SARA SPECK AND IAN SPECK, A MARRIED COUPLE

**LEGAL DESCRIPTION:** Tract One (514 South Sycamore): The South One hundred feet (S 100') of Lots Number Eighteen (18), Nineteen (19), and Twenty (20), Block Number Seventy-six (76), addition "A" to the Town of Archer City, Archer County, Texas, according to the plat recorded on Volume Q, Pages 54-55, Archer County Deed Records  
Tract Two (606 South Sycamore): The West One-half (W/2) of Lot Number Thirteen (13) and all of Lots Number Fourteen (14), Fifteen (15), Sixteen (16), and Seventeen (17), Block Number Seventy-six (76), Addition to "A" to the Town of Archer City, Archer County, Texas, according to the plat recorded in Volume Q, Pages 54-55, Archer County Deed Records

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR  
FLAT BRANCH MORTGAGE INC., ITS SUCCESSORS  
AND ASSIGNS

**Earliest Time Sale Will Begin:** 10:00 AM

**Current Mortgagee:**  
PENNYMAC LOAN SERVICES, LLC

**Date of Sale:** FEBRUARY 3, 2026

**Property County:** ARCHER

**Original Trustee:** SCOTT R. VALBY

**Recorded on:** May 2, 2022  
**As Clerk's File No.:** 154571  
**Mortgage Servicer:**  
PENNYMAC LOAN SERVICES, LLC

**Substitute Trustee:**  
Xome Inc., Tejas Corporate Services, LLC, Margaret  
Rosenne Kayl, Teresa Annette Roberts, Marinosci Law  
Group PC, ServiceLink Agency Sales and Posting, LLC

**Substitute Trustee Address:**  
c/o Marinosci Law Group, P.C.  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

**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.**

The current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Xome Inc., Tejas Corporate Services, LLC, Margaret Rosenne Kayl, Teresa Annette Roberts, Marinosci Law Group PC, ServiceLink Agency Sales and Posting, LLC, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.



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WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due and the owner and holder has requested to sell said property to satisfy said indebtedness

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, FEBRUARY 3, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than **10:00 AM** or not later than three hours thereafter. 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 be conducted at the NORTH DOOR OF THE COURTHOUSE ANNEX BUILDING OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE as designated by the Commissioners' Court, of said county pursuant to Section 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 was posted.

PENNYMAC LOAN SERVICES, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. 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 debt.

**ACTIVE MILITARY SERVICE NOTICE**

**Assert and protect your rights as a member of the armed forces of the United States. If you 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.**

WITNESS MY HAND, 12/11/25

MARINOSCI LAW GROUP, P.C.

By: [Signature]

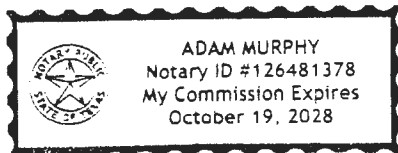
SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, Adam Murphy, the undersigned officer, on this, the 11 day of DEC 2025, personally appeared SAMMY HOODA, ☐ known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



[Signature]  
Notary Public for the State of TEXAS

My Commission Expires: 10-19-28  
Adam Murphy  
Printed Name and Notary Public

Grantor: PENNYMAC LOAN SERVICES, LLC  
3043 TOWNSGATE ROAD, #200  
WESTLAKE VILLAGE, CA 91361  
Our File No. 25-00144

Return to: MARINOSCI LAW GROUP, P.C.  
MARINOSCI & BAXTER  
16415 Addison Road, Suite 725  
Addison, TX 75001

POST BY: [Signature]

William A. Ruppert [Signature]

12-15-25