

Notice of Substitute Trustee Sale

T.S. #: 22-8283

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.

Date, Time, and Place of Sale - The sale is scheduled to be held at the following date, time and place:

Date: **4/2/2024**
Time: The sale will begin no earlier than **10:00 AM** or no later than three hours thereafter.
The sale will be completed by no later than **1:00 PM**
Place: **Galveston County Courthouse in Galveston, Texas, at the following location:
Galveston County Courthouse, 722 Moody, Galveston, TX 77550
OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT,
PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

Property To Be Sold - The property to be sold is described as follows:

Lot Eight (8) of the Brantley Harris re-subdivision of the southwest Block of Outlot 156 in the City of Galveston, in Galveston County, Texas, according to the map or plat thereof recorded in Volume 385 Page 242 in the office of the county clerk of Galveston County, Texas, together with eight (8) feet of Avenue "T" on the south, abandoned by the City of Galveston, Texas appearing thereof a certified copy of Record in Volume 629, Page 417, in the said county clerk's office.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 12/2/2011 and is recorded in the office of the County Clerk of Galveston County, Texas, under County Clerk's File No 2011061600, recorded on 12/6/2011, The subject Deed of Trust was modified by Loan Modification recorded as Instrument 2017021472 and recorded on 04/07/2017 and modified by Loan Modification recorded as Instrument 2018032692 and recorded on 06/04/2018. of the Real Property Records of Galveston County, Texas.
Property Address: 4527 WOODROW AVE GALVESTON Texas 77551

Trustor(s): **CORA HAPPER and KENNETH HARPER** Original Beneficiary: **Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB, a Federally Chartered Savings Bank, its successors and assigns**

Current Beneficiary: **Planet Home Lending, LLC** Loan Servicer: **Planet Home Lending, LLC**

Current Substituted Trustees: **Auction.com, Patricia Poston, David Poston, Nick Poston, Chris Poston, Steve Leva, Jeff Leva, Sandy Dasigenis, Rick Snoke, Prestige Default Services, LLC**

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.

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Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by KENNETH J. HARPER AND CORA C. HAPPER, HUSBAND AND WIFE. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$200,990.00, executed by KENNETH J. HARPER AND CORA C. HAPPER, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB, a Federally Chartered Savings Bank, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of KENNETH J. HARPER AND CORA C. HAPPER, HUSBAND AND WIFE to CORA HAPPER and KENNETH HARPER. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

Planet Home Lending, LLC
321 Research Parkway
Meriden, Connecticut 06450-8301
(855) 884-2250

Dated: 2-7-24

Auction.com, Patricia Poston, David Poston, Nick Poston, Chris Poston, Steve Leva, Jeff Leva, Sandy Dasigenis, Rick Snoke, Prestige Default Services, LLC,


Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732
Sale Line Information: (800) 793-6107
Website: www.auction.com

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AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department

FILED

Instrument Number: *FILED2024000149*

Filing Fee: 2.00

Number Of Pages: 4

Filing Date: 02/07/2024 10:19AM

I hereby certify that this instrument was FILED on the date and time stamped hereon and RECORDED in the OFFICIAL PUBLIC RECORDS of Galveston County, Texas.



Dwight D. Sullivan

Dwight D. Sullivan, County Clerk
Galveston County, Texas

NOTICE: It is a crime to intentionally or knowingly file a fraudulent court record or instrument with the clerk.

DO NOT DESTROY - *Warning, this document is part of the Official Public Record.*