

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: 11/04/2025

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

Place: Howard County, Texas at the following location: **NORTH DOOR OF THE COURTHOUSE 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: 2400 N BIRDWELL LANE, BIG SPRING, TX 79720

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 09/18/2018 and recorded 09/24/2018 in Book OPR 1760 Page 682 Document 2018-00011456 , Re-filed 10/04/2018 in Book OPR 1765 Page 28 in Document 2018-00011910 , real property records of Howard County, Texas, with **CHARLES GUYER, SINGLE MAN** grantor(s) and **REPUBLIC STATE MORTGAGE Co. 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 **CHARLES GUYER, SINGLE MAN**, securing the payment of the indebtedness in the original principal amount of \$193,431.00, 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.

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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:

BEGINNING at a point in the East line of Birdwell Lane, the Northwest corner of this tract, which point is N. 15°14' W. 2000' and N. 74°40' E. 50' from the Southwest corner of said Section No. Thirty-Three (33), Block No. Thirty-Two (32). T-1-N, T&P Ry. Co. Survey. Howard County, Texas; **THENCE** N. 74°40' E. at 200' pass an iron rod, in all 210' to point for NE corner of this tract; **THENCE** S. 15° 14' E. 208' to point for Southeast corner of this tract; **THENCE** S. 74°40' W. 210' to point in East line of Birdwell Lane for Southwest corner of this tract; **THENCE** N.15°14' W. 208.0' to the **PLACE OF BEGINNING**, comprising one acre of land, more or less. The East 10' of the above described tract has been reserved as an alley and this conveyance is made with notice of and subject to all mineral and royalty interests outstanding and with notice of and subject to all easements and rights-of-way of record. Used x Year 1986 Length 64ft Width 28ft Manufacturer/Make MHDMAN00000139 / Cameo Energy Homes Model Name or Model No. Cameo Serial No. 50106518A & 50106518BHUD Label Number(s) TEX0399580 & TEX0399581

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

TS No.: 2025-00909-TX
24-000440-673

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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: 09/03/2025

Xiaohu

Lihui Xia – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.
7730 Market Center Ave, Suite 100
El Paso, TX 79912
Telephone: 855-427-2204
Fax: 866-960-8298

For additional sale information visit: www.hubzu.com or (855) 882-1314

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 [Signature] 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 9-4-25 I filed this Notice of Foreclosure Sale at the office of the Howard County Clerk and caused it to be posted at the location directed by the Howard County Commissioners Court.

Certificate of Posting

POSTED at 1:40 PM O'clock 9/4/2025
JURY PADRON, County Clerk, Howard County, Texas
By [Signature] Deputy