## NOTICE OF SUBSTITUTE TRUSTEE SALE

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Deed of Trust Date: 9/26/2006	Grantor(s)/Mortgagor(s): DURWELL L. KETCHUM AND THELMA V. KETCHUM, 2002
Original Beneficiary/Mortgagee: BENEFICIAL TEXAS INC.	NOT STATED  Current Beneficiary/Mortgagee:  U.S. Bank Trust Company, National Association, not in its individual capacity but solely in its capacity as Indenture This state.
Recorded in: Volume: N/A	of CIM Trust 2025-NR1  Property County: ANGELINA
Page: N/A Instrument No: 2006-00220059	
Mortgage Servicer: Select Portfolio Servicing, Inc. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3217 S. Decker Lake Dr., Salt Lake City, UT 84119
Date of Sale: 11/4/2025	Earliest Time Sale Will Begin: 1pm

Place of Sale of Property: Angelina County Commissioners Court and Annex at 211 East Shepherd Ave, Lufkin, TX 75901; or the front steps of the entrance to the Angelina County Commissioners Court and Annex on Shepherd Street if the courtroom is closed for holidays, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with Tex. PROP. CODE \$51,0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Sheryl LaMont, Harriett Fletcher, Sharon St. Pierre, Jabria Foy, Heather Golden, Christine Wheeless, Phillip Hawkins, Kevin Key or Jay Jacobs, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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 beneficiary therein

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 begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

Dated: 9/17/2025

Thuy Frazier, Attorney McCarthy & Holthus, LLP 1255 West 15th Street, Suite 1060 Plano, TX 75075 Attorneys for Select Portfolio Servicing, Inc. Dated: September 18, 2025

Sheryl LaMont Printed Name:

Substitute Trustee c/o ServiceLink Auction

1255 West 15th Street, Suite 1060

Plano, TX 75075

https://sales.mccarthyholthus.com/

MH File Number: TX-21-79307-HE Loan Type: Conventional Residential

## TX-21-79307-HE

LOTS FOURTEEN (14) AND FIFTEEN (15), BLOCK ONE (1), POPHERS CREEK ESTATES, BEING A PART OF THAT 20 ACRE TRACT OUT OF THE MATHEW CALDWELL SURVEY, ABS. 152, CERTIFICATE 219, PATENT 433, DESCRIBED IN DEED FROM B.T. TOWNSEND AND WIFE, HAZEL TOWNSEND TO B.J. THOMASSON AND HERBERT LOWERY DATED MARCH

20, 1963 OF RECORD IN VOL. 276, PAGE 546 DEED RECORDS OF ANGELINA COUNTY, TEXAS, MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTH CORNER OF SAID 20 ACRE TRACT, A CONCRETE MONUMENT FOR CORNER; THENCE SOUTH 45 DEG. 02' WEST 229 FEET WITH THE NORTHWEST LINE OF SAID TRACT TO AN IRON STAKE FOR CORNER; THENCE SOUTH 44 DEG. 10' EAST 133.60 FEET TO AN IRON STAKE FOR CORNER IN THE NORTHWEST EDGE OF A STREET (50 FEET IN WIDTH); THENCE NORTH 45 DEG. 50' EAST 125 FEET WITH THE NORTHWEST EDGE OF SAID STREET TO AN IRON STAKE FOR CORNER; THENCE NORTH 06 DEG. 54' WEST 172.1 FEET TO THE PLACE OF BEGINNING, CONTAINING 0.54 ACRES OF LAND, MORE OR LESS. TAX MAP OR PARCEL ID NO.: R25992