NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 10/17/2018	**Grantor(s)/Mortgagor(s):** JAMES RICHARD POLAND AND MARY KRISTINE POLAND, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR ARK-LA-TEX FINANCIAL SERVICES, LLC DBA BENCHMARK MORTGAGE, ITS SUCCESSORS AND ASSIGNS	**Current Beneficiary/Mortgagee:** PENNYMAC LOAN SERVICES, LLC
Recorded in: **Volume:** N/A **Page:** N/A **Instrument No:** 2018-00373205	**Property County:** ANGELINA
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	**Mortgage Servicer's Address:** 6101 Condor Drive, Moorpark, CA 93021
Date of Sale: 12/1/2026	**Earliest Time Sale Will Begin:** 1:00 PM
Place of Sale of Property: Angelina County Courthouse Annex, 211 East Shepherd Avenue, Lufkin, TX 75901 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

FILED
AT 11:11 O'CLOCK A M
OCT 29 2026
AMY FINCHER
County Clerk, County Court at Law
Angelina County, Texas
By

Legal Description: PLEASE SEE ATTACHED EXHIBIT "A"

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Auction.com, LLC, Catherine Geddie, Sharon St. Pierre, Heather Golden, Jabria Foy, Kara Riley, 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: 10/29/2026

Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for PennyMac Loan Services, LLC

Dated: 10/29/26

Printed Name: Catherine Geddie

Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
https://sales.mccarthyholthus.com/

MH File Number: TX-26-131038-POS
Loan Type: Conventional Residential

TX-26-131038-POS

EXHIBIT "A"

BEING all that certain tract or parcel of land lying and situated in Angelina County, Texas, out of the J.R. CHAVANO SURVEY, ABSTRACT NO. 10 and being all of that certain 28.25 acre tract described in a deed from John Patrick Poland to James Richard Poland dated January 19, 2005 and recorded in Volume 2130 on Page 70 of the Deed Records of Angelina County, Texas, to which reference is hereby made for any and all purposes and the said tract or parcel being described by metes and bounds as follows, to wit:

BEGINNING at the Southwest corner of the aforesaid referred to 28.25 acre tract and the Northwest corner of that certain 18.696 acre tract described in a deed from Reggy D. Saxon et ux to Cleon Murry et ux dated October 10, 1978 and recorded in Volume 481 on Page 221 of the Deed Records of Angelina County, Texas in the East boundary line of that certain tract described in a deed from TIN Inc. to Crown Pine Timber 1, L.P. dated October 30, 2007 and recorded in Document No. 2007-00237018 of the Deed Records of Angelina County, Texas, a 6"x6" concrete monument found for corner witnessed by a fence corner bearing S 33° W 5.7 feet;

THENCE N 23° 35' 10" W with the Southernmost West boundary line of the said 28.25 acre tract and an East boundary line of the said Crown Pine Timber 1, L.P. tract, at 624.28 feet the Southernmost Northwest corner of the said 28.25 acre tract and the Northeast corner of the said Crown Pine Timber 1, L.P. tract in the South boundary line of that certain tract now owned by Crown Pine Timber 1, L.P. (for description, see Volume 714, Page 275 of the Deed Records of Angelina County, Texas), a ½" pipe set for corner witnessed by a concrete monument (broken) bearing N 26° 08' 25" E 3.00 feet, a 2" pipe bearing S 09° 32' 52" W 12.44 feet, a 16" Hickory bearing S 13° W 37.0 feet and an 11" Post Oak bearing S 56° W 23.0 feet;

THENCE two calls with the common boundary lines of the said 28.25 acre tract and the said Crown Pine Timber 1, L.P. tract as follows:

(1) N 66° 38' 58" E, at 405.60 feet an interior ell corner of the said 28.25 acre tract and the Southeast corner of the said Crown Pine Timber 1, L.P. tract, a 3/4" pipe found for corner witnessed by a 16" Water Oak bearing S 15° W 14.6 feet and the end of a fence bearing S 45° W 1.1 feet;

(2) N 22° 39' 35" W, at 84.72 feet the Northernmost Northwest corner of the said 28.25 acre tract and the Southwest corner of that certain 23.25 acre tract described as Tract No. Two in a deed from J.O. Burgess et al to Edith Burgess Donahoe dated July 9, 1963 and recorded in Volume 280 on Page 452 of the Deed Records of Angelina County, Texas, a ½" pipe set for corner;

THENCE N 67° 13' 46" E with the Northernmost North boundary line of the said 28.25 acre tract and the South boundary line of the said 23.25 acre tract, at 1321.05 feet pass on line a ½" pipe set for reference in the West right-of-way line of F.M. Highway No. 1818 (80 feet wide right-of-way), at 1353.74 feet the Northeast corner of the said 28.25 acre tract and the Southeast corner of the said 23.25 acre tract, a point for corner;

THENCE S 24° 30' 57" E with the East boundary line of the said 28.25 acre tract and within the right-of-way of F.M. Highway No. 1818, at 713.37 feet the Southeast corner of the said 28.25 acre tract in the North boundary line of the aforesaid 18.696 acre tract, a point for corner;

THENCE S 67° 13' 46" W with the South boundary line of the said 28.25 acre tract and the North boundary line of the said 18.696 acre tract and in part with the North boundary line of that certain 0.79 acre tract described in a deed from the Estate of Cleon Murry to Randall Murry dated May 27, 2015 and recorded in Document No. 2015-00328819 of the Deed Records of Angelina County, Texas, at 32.69 feet pass on line a ½" pipe set for reference in the West right-of-way line of F.M. Highway No 1818, at 1772.22 feet the point and place of beginning and containing 28.10 acres of land, more or less, of which approximately 0.535 acre lies within the right-of-way of F.M. Highway No. 1818.

Accepted for Filing in
Angelina County
On: Oct 18,2018 at 01:09P