

2026 0207

TS No.: 2026-00188-TX
26-000117-673

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: 04/07/2026

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

Place: Lynn County, Texas at the following location: **THE NORTH ENTRANCE TO THE LYNN COUNTY 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: 1205 FM 211, NEW HOME, TX 79381

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 05/26/2020 and recorded 05/29/2020 in Book 502 Page 89 Document 2020-0675, real property records of Lynn County, Texas, with **STEPHEN THOMAS PAGENDARM AND TAMI ANN PAGENDARM, HUSBAND AND WIFE** grantor(s) and **ARK-LA-TEX FINANCIAL SERVICES, LLC, DBA BENCHMARK MORTGAGE** 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 **STEPHEN THOMAS PAGENDARM AND TAMI ANN PAGENDARM, HUSBAND AND WIFE**, securing the payment of the indebtedness in the original principal amount of **\$279,812.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **Ark-La-Tex Financial Services, LLC** 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:

FIELD NOTES on a 2.00 acre tract being the same tract as the tract described in Volume 471, Page 9, Lynn County Official Public Records, out of the West one-half (W/2) of Section Fifteen (15), Block Eleven (11), E.L. & R.R. R.R. Co. Survey, Lynn County, Texas and further described by metes and bounds as follows: BEGINNING at a found 1/2" iron rod with orange cap in the South Right-of-Way line of F.M. 211 (strip paved) for the Northwest corner of this tract from which the Northwest corner of Section 15, Block 11 is called to bear N 88° 18' 35" W, 417.42 feet and N 01° 41' 50" E, 40.00 feet; THENCE S 88° 18' 10" E (Texas North Central Zone Bearing Basis) (called S 88° 18' 35" E), along the South Right-of-Way line of F.M. 211, a distance of 208.71 feet to a found 1/2" iron rod with orange cap for the Northeast corner of this tract; THENCE S 01° 41' 45" W (called S 01° 41' 50" W), a distance of 417.46 feet (called 417.42 feet) to the Southeast corner of this tract; THENCE N 88° 17' 53" W (called N 88° 18' 35" W), a distance of 208.71 feet for the Southwest corner of this tract; THENCE N 01° 41' 47" E (called N 01° 41' 50" E), along the East line of the 2.00 acre tract described in Volume 466, Page 834, Lynn County Deed Records, a distance of 417.44 feet (called 417.42 feet to the PLACE OF BEGINNING and containing 2.00 acres

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

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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: 02/17/2026



Mark Bombick – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

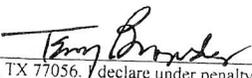


Amy Brander

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  Certificate of Posting
whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230,
Houston, TX 77056, declare under penalty of perjury that on 2/19/26 I filed this Notice of Foreclosure Sale at the office
of the Lynn County Clerk and caused it to be posted at the location directed by the Lynn County Commissioners Court.

FILED FOR RECORD
KAREN RENDON - COUNTY CLERK
LYNN COUNTY, TEXAS

INST NO:2026-0207

FILED ON: FEBRUARY 19, 2026 AT 3:35pm
THE INSTRUMENT CONTAINED 3 PAGES AT FILING
Filed by: Julia Charo Deputy Clerk

THE STATE OF TEXAS
COUNTY OF LYNN



I, Karen Rendon, Clerk County Court in and for said county hereby do certify that the foregoing instrument was filed for record in my office on the 19th day of February 2026 at 3:35 PM and duly recorded on that date, in the Official Public Records of said county.

Instrument # 2026-0207, 3 Pages

A handwritten signature in blue ink that reads "Karen Rendon".

Karen Rendon, County Clerk

DO NOT DESTROY
WARNING-THIS IS PART OF THE OFFICIAL RECORD

Return:
BROWDER TITLE RESEARCH
897 ELMWOOD DR
ABILENE, TEXAS 79605