

TS No.: 2025-01294-TX
25-000829-673

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: 01/06/2026

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

Place: Lubbock County, Texas at the following location: **THE GAZEBO LOCATED ON THE FRONT LAWN OF THE COUNTY COURTHOUSE, WITH THE FIRST ALTERNATE LOCATION BEING THE SECOND FLOOR AUDITORIUM AT 916 MAIN AND THE SECOND ALTERNATE LOCATION BEING THE COMMISSIONERS' COURT LOCATED ON THE FIFTH FLOOR 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: 9623 COUNTY ROAD 5400, SHALLOWATER, TX 79363

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 01/22/2024 and recorded 01/22/2024 in Document 2024002804, real property records of Lubbock County, Texas, with **BRAD ALEXANDER MCCOY, A SINGLE MAN** grantor(s) and TEXAS TECH FEDERAL CREDIT UNION 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 **BRAD ALEXANDER MCCOY, A SINGLE MAN**, securing the payment of the indebtedness in the original principal amount of \$78,551.00, 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:

A 1.50 ACRE TRACT OUT OF THAT CERTAIN 5.77 ACRE TRACT, SAVE AND EXCEPT THAT CERTAIN 2.49 ACRE TRACT DESCRIBED IN COUNTY CLERK'S FILE NUMBER (CCFN) 2021029117, OFFICIAL PUBLIC RECORDS, LUBBOCK COUNTY, TEXAS (OPRLCTX), LOCATED IN THE NORTHEAST QUARTER OF SECTION 30, BLOCK P, LUBBOCK COUNTY, TEXAS, AND BEING FURTHER DESCRIBED BY METES AND BOUNDS AS FOLLOWS: BEGINNING AT A ½ INCH IRON ROD WITH CAP MARKED "C.E.C. 10194378" SET IN THE NORTH LINE OF SAID SECTION 30 FOR THE NORTHEAST CORNER OF THIS TRACT, FROM WHICH A ½ INCH IRON ROD FOUND FOR THE NORTHEAST CORNER OF THE SAID 2.49 ACRE TRACT, BEARS, SOUTH 88° 04' 55" EAST A DISTANCE OF 10.00 FEET AND A MAG NAIL FOUND FOR THE COMMON CORNER OF SECTION 30, 25, 24, & 31 BEARS, SOUTH 88° 08' 25" EAST A DISTANCE OF 1167.18 FEET; THENCE SOUTH 1° 59' 02" WEST A DISTANCE OF 203.82 FEET TO A ½ INCH IRON ROD WITH CAP SET; THENCE NORTH 87° 57' 40" WEST A DISTANCE OF 55.79 FEET TO A ½ INCH IRON ROD WITH CAP SET; THENCE SOUTH 1° 59' 02" WEST A DISTANCE OF 212.55 FEET TO A ½ INCH IRON ROD WITH CAP SET; THENCE NORTH 88° 05' 48" WEST A DISTANCE OF 129.66 FEET TO A ½ INCH IRON ROD WITH CAP SET; THENCE NORTH 1° 59' 01" EAST A DISTANCE OF 416.28 FEET TO A ½ INCH IRON ROD WITH CAP SET IN THE NORTH LINE OF SAID SECTION 30, FROM WHICH A ½ INCH IRON PIPE FOUND FOR THE NORTHWEST CORNER OF THE SAID 5.77 ACRE TRACT BEARS, NORTH 88° 04' 55" WEST A DISTANCE OF 10.00 FEET; THENCE SOUTH 88° 04' 55" EAST A DISTANCE OF 185.45 FEET ALONG THE NORTH LINE OF SAID SECTION 30 TO THE POINT OF BEGINNING.

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**

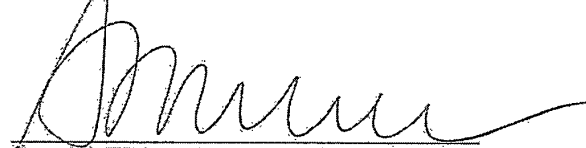
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9. Limitation of Damages: If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

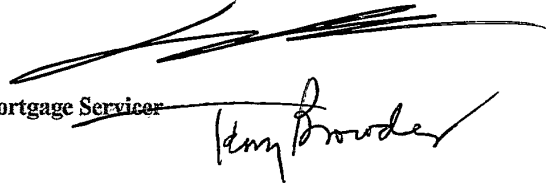
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Date: October 27, 2025



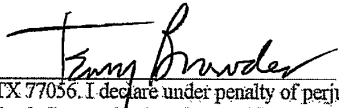
Sandra White—Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

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

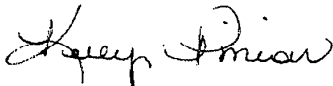
POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

I am  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 10/30/25 I filed this Notice of Foreclosure Sale at the office of the Lubbock County Clerk and caused it to be posted at the location directed by the Lubbock County Commissioners Court.

Certificate of Posting

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion, County Clerk
Lubbock County, TEXAS
10/30/2025 11:08 AM
FEE: \$2.00
2025042622