2026043255 3 PGS POST

Our Case No. 26-04575-FC-2

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS
COUNTY OF LUBBOCK

Deed of Trust Date:
July 29, 2022

Property address:
7605 58TH ST
LUBBOCK, TX 79407

Grantor(s)/Mortgagor(s):
GUSTAVO RUIZ, JR. AND JILLIAN VASQUEZ, HUSBAND AND WIFE

LEGAL DESCRIPTION: Lot One Hundred Four (104), Escondido Crossing, an addition to the City of Lubbock, Lubbock County, Texas, according to the Map, Plat and/or Dedication Deed thereof recorded in Document Number 2021026635 of the Official Public Records of Lubbock County, Texas.

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR ARK-LA-TEX FINANCIAL SERVICES, LLC DBA BENCHMARK MORTGAGE, ITS SUCCESSORS AND ASSIGNS

Earliest Time Sale Will Begin: 10:00 AM

Current Mortgagee:
PENNYMAC LOAN SERVICES, LLC

Date of Sale: DECEMBER 1, 2026

Property County: LUBBOCK

Original Trustee: SANDLER LAW GROUP

Recorded on: July 29, 2022
As Clerk's File No.: 2022037318
Mortgage Servicer:
PENNYMAC LOAN SERVICES, LLC

Substitute Trustee:
Authorized Agent of Auction.com, LLC as Substitute Trustee, Tejas Corporate Services, LLC, Marinosci Law Group, PC

Substitute Trustee Address:
c/o Marinosci Law Group, P.C.
16415 Addison Road, Suite 725
Addison, TX 75001
(972) 331-2300

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.

The current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Authorized Agent of Auction.com, LLC as Substitute Trustee, Tejas Corporate Services, LLC, Marinosci Law Group, PC

, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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 Mortgagee therein.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due and the owner and holder has requested to sell said property to satisfy said indebtedness

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, DECEMBER 1, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than **10:00 AM** or not later than three hours thereafter. 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 be conducted at the Lubbock County Courthouse, 904 Broadway, Lubbock, TX 79401 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

PENNYMAC LOAN SERVICES, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. 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 property securing the debt.

ACTIVE MILITARY SERVICE NOTICE

Assert and protect your rights as a member of the armed forces of the Unites States. If you 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.

WITNESS MY HAND, 10-20-26

MARINOSCI LAW GROUP, P.C.

By: _____
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS

COUNTY OF DALLAS

Before me, Carlos Pina, the undersigned officer, on this, the 20 day of October 2026, personally appeared SAMMY HOODA, ☐ known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)

Carlos Rene Pina
My Commission Expires
7/14/2030
Notary ID 126921321

_____
Notary Public for the State of TEXAS

My Commission Expires: 7-14-30

Carlos Pina
Printed Name and Notary Public

Grantor: PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD, #200
WESTLAKE VILLAGE, CA 91361
Our File No. 26-04575

Return to: MARINOSCI LAW GROUP, P.C.
MARINOSCI & BAXTER
16415 Addison Road, Suite 725
Addison, TX 75001

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS

Kelly Pinion, County Clerk
Lubbock County, TEXAS
10/22/2026 09:41 AM
FEE: $2.00
2026043255