NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:

11/30/2015

Grantor(s)/Mortgagor(s):

JOSHUA R CHABERA SR. AN UNMARRIED MAN

Original Beneficiary/Mortgagee:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR DHI MORTGAGE COMPANY LTD, ITS SUCCESSORS AND **ASSIGNS**

Current Beneficiary/Mortgagee:

PENNYMAC LOAN SERVICES, LLC

Recorded in: Volume: 327 Page: 663

Instrument No: 217541

Property County:

LIVE OAK

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: 3043 Townsgate Rd, Suite 200,

Westlake Village, CA 91361

Legal Description: LOTS NO. ONE (1) AND TWO (2) IN BLOCK NO. FIVE (5) IN THE ROSS MURRAY ADDITION TO THE CITY OF THREE RIVERS IN LIVE OAK COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT OF SAID ADDITION RECORDED IN VOLUME 1, PAGE 50, OF THE PLAT RECORDS OF LIVE OAK COUNTY, TEXAS, TO WHICH MAP OR PLAT AND ITS RECORD REFERENCE IS HERE MADE FOR ALL PURPOSES.

Date of Sale: 2/7/2023 Earliest Time Sale Will Begin: 1:00PM

Place of Sale of Property: THE FRONT PORCH OF THE LIVE OAK COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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 §51.002. 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 hold by Substitute Fustee.

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.

Sandra Mendoza, Arnold Mendoza, Bob Frisch, Jodi Steen, Susan Sandoval, Leslye Evans, Vicki Hammon sor Alexis

Mendoza, Janice Stoner or Alexis Mendoza

or Thuy Frazier or Cindy Mendoza or Catherine Allen-Rea

or Cole Patton, Substitute Trustee McCarthy & Holthus, LLP 1255 WEST 15TH STREET, SUITE 1060

PLANO, TX 75075

MH File Number: TX-22-93513-POS

Loan Type: FHA