

## Notice of Substitute Trustee Sale

T.S. #: 20-4444

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.

**Date, Time, and Place of Sale** - The sale is scheduled to be held at the following date, time and place:

Date: **12/1/2020**

Time: The sale will begin no earlier than **10:00 AM** or no later than three hours thereafter.  
The sale will be completed by no later than **1:00 PM**

Place: **Chambers County Courthouse in ANAHUAC, Texas, at the following location:  
Chambers County Courthouse, 404 Washington Avenue, Anahuac, TX 77514  
OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT,  
PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

**Property To Be Sold** - The property to be sold is described as follows:

**LOT 6, BLOCK 1, M. L. FRANZEN SUBDIVISION, A SUBDIVISION IN CHAMBERS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME A, PAGE 44, MAP AND/OR PLAT RECORDS, CHAMBERS COUNTY, TEXAS.**

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 1/19/2016 and is recorded in the office of the County Clerk of Chambers County, Texas, under County Clerk's File No 00110191 recorded on 2/10/2016 in Book 1630 Page 528 of the Real Property Records of Chambers County, Texas.

1415 PALM DRIVE  
WINNIE, TX 77665

Trustor(s):	<b>VIRGINIA ISENBERG</b>	Original Beneficiary:	<b>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS BENEFICIARY, ACTING SOLELY AS NOMINEE FOR PLANET HOME LENDING, LLC, ITS SUCCESSORS AND ASSIGNS</b>
Current Beneficiary:	<b>Planet Home Lending, LLC</b>	Loan Servicer:	<b>Planet Home Lending, LLC</b>
Current Substituted Trustees:	<b>Reid Ruple, Kathleen Adkins, Evan Press, Cary Corenblum, Kristopher Holub, Joshua Sanders, Renee Speight, Julian Perrine, Amy Oian, Catrena Ward, Matthew Hansen, Maryna Danielian, Dana Dennen, Tommy Jackson, Ron Harmon, Keata Smith, Carolyn Ciccio, Rick Snoke, Briana Young, Patricia Sanchez, Heather Smith, Tom Misteli, Prestige Default Services</b>		



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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 above referenced loan.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by VIRGINIA ISENBERG, AN UNMARRIED WOMAN. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$113,238.00, executed by VIRGINIA ISENBERG, AN UNMARRIED WOMAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS BENEFICIARY, ACTING SOLELY AS NOMINEE FOR PLANET HOME LENDING, LLC, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of VIRGINIA ISENBERG, AN UNMARRIED WOMAN to VIRGINIA ISENBERG. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

**Planet Home Lending, LLC**  
**321 Research Parkway**  
**Meriden, Connecticut 06450-8301**

**(855) 884-2250**

T.S. #: 20-4444

Dated: 10/16/2020

Reid Ruple, Kathleen Adkins, Evan Press, Cary Corenblum, Kristopher Holub, Joshua Sanders, Renee Speight, Julian Perrine, Amy Oian, Catrena Ward, Matthew Hansen, Maryna Danielian, Dana Dennen, Tommy Jackson, Ron Harmon, Keata Smith, Carolyn Ciccio, Rick Snoke, Briana Young, Patricia Sanchez, Heather Smith, Tom Misteli, Prestige Default Services,

*Tommy Jackson*

Prestige Default Services  
600 E John Carpenter Freeway, Suite 175  
Irving, Texas 75062  
Phone: (949) 427-2010  
Fax: (949) 427-2732  
Website: AUCTION.COM

AFTER RECORDING, PLEASE RETURN TO:  
Prestige Default Services  
600 E John Carpenter Freeway, Suite 175  
Irving, Texas 75062  
Attn: Trustee Department

FILED FOR RECORD IN:  
Chambers County  
On: 10/19/2020 10:38:42 AM  
Doc Number: 2020 - 2989  
Number of Pages: 3  
Amount: 10.00  
Order#: 20201019000029  
By: AM



Heather H. Hawthorne, County Clerk

Recorded: *Anne Martin*