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**NOTICE OF FORECLOSURE SALE AND  
APPOINTMENT OF SUBSTITUTE TRUSTEE**

- Property: The Property to be sold is described as follows:
- Tract 1: Being the North one-half of Lots 1 and 2, Block 10, of the Darlington Addition to the City of Dilley, Frio County, Texas, also known as C. B. 38, according to a map or plat thereof recorded in Volume 87, Page 243 of the Deed Records of Frio County, Texas. Tract 2: Being the North one-half of Lots 3 and 4, Block 10, of the Darlington Addition to the City of Dilley, Frio County, Texas, also known as C. B. 38, according to a map or plat thereof recorded in Volume 87, Page 243 of the Deed Records of Frio County, Texas.
- Security Instrument: Deed of Trust dated January 19, 2021 and recorded on May 18, 2021 at Book 308 and Page 465 Instrument Number 160637 in the real property records of FRIO County, Texas, which contains a power of sale.
- Sale Information: March 7, 2023, at 10:00 AM, or not later than three hours thereafter, at the steps of the north door of the Frio County Courthouse, or as designated by the County Commissioners Court.
- Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured: The Deed of Trust executed by ARDEN BINGHAM AND KATHRYN COLLIER BINGHAM secures the repayment of a Note dated January 19, 2021 in the amount of \$200,100.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

**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.**

**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.**



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Sally Sherman

De Cubas & Lewis, Schwartz, P.C.  
Sally Sherman, Attorney at Law  
1999 N University Drive, Suite 204  
Coral Springs, FL 33071

Substitute Trustee(s): Calvin Speer, Wendy Speer,  
Melody Speer, Nancy Gomez, Leo Gomez, Deborah  
Martin, Troy Martin, Alexis Martin, Cassie Martin,  
Terri Martin, Shelby Martin, Vicki Rodriguez, Ramon  
Perez, Garrett Sanders, Bob Frisch, Wayne Daughtrey  
and employees included but not limited to those listed  
herein.

c/o De Cubas & Lewis, Schwartz, P.C.  
1999 N University Drive, Suite 204  
Coral Springs, FL 33071

Certificate of Posting

I, Calvin Speer, declare under penalty of perjury that on the 5 day of January, 2023, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of FRIO County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

FILED

At 9:59 o'clock A M

This 5th day of January 2023

Aaron T. Ibarra

Clerk County Court FRIO COUNTY, TX

BY: [Signature] DEPUTY