

## 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:** 07/02/2024

**Time:** The sale will begin at 01:00 PM or not later than three hours after that time

**Place:** Bandera County, Texas at the following location: **THE SOUTHWEST FRONT DOOR (EITHER INSIDE OR OUTSIDE OF THE COURTHOUSE WHICH FACES MAIN STREET) 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:** 115 ENGLISH HOLLOW , BANDERA, TX 78003

**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 06/08/2001 and recorded 06/13/2001 in Book OR 00558 Page 00451 Document 0124973 , real property records of Bandera County, Texas, with **JUANEA RUCKER AND TERRY RUCKER, WIFE AND HUSBAND** grantor(s) and H&R BLOCK MORTGAGE CORPORATION, A MASSACHUSETTS CORPORATION as Lender, Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2001-C, Asset-Backed Certificates, Series 2001-C 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 **JUANEA RUCKER AND TERRY RUCKER, WIFE AND HUSBAND**, securing the payment of the indebtedness in the original principal amount of \$126,400.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2001-C, Asset-Backed Certificates, Series 2001-C** is the current mortgagee of the note and deed of trust or contract lien.

**FILED**  
AT 9:37 O'CLOCK A.M. ON

MAY 02 2024

TS No.: 2024-00644-TX  
24-000379-673

## Notice of [Substitute] Trustee Sale

**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:

**Lots 8 and 9, of Exotic Acres, Unit No. One (1), a subdivision of record in Bandera County, Texas, as recorded in Volume 5, Page 3-3F of the Map and Plat Records of Bandera County, Texas.**

**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**

TS No.: 2024-00644-TX  
24-000379-673

### Notice of [Substitute] Trustee Sale

**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: 5/8/2024


Luis Rivera – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

By:   
Luis Rivera, Trustee Sales Assistant

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.realtybid.com/texas](http://www.realtybid.com/texas) or (877) 518-5700

**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 5/9/2024 I filed this Notice of Foreclosure Sale at the office of the Bandera County Clerk and caused it to be posted at the location directed by the Bandera County Commissioners Court.

Certificate of Posting