

736 W Bell Ave, Rockdale, TX 76567

Filed 5TH day of DEC
in 2025, At 4:00 PM.
JODI MORGAN
County Clerk, Milam County, Texas
By MILAM COUNTY CLERK
Deputy

24-029801

NOTICE OF SUBSTITUTED TRUSTEE'S 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: 01/07/2025

Time: Between 10:00 AM – 1:00 PM and beginning not earlier than 10:00 AM and ending not later than three hours thereafter.

Place:

The area designated by the Commissioners Court of Milam County, pursuant to §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 of Trustee's Sale was posted.

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 08/14/2021 and recorded in the real property records of Milam County, TX and is recorded under Clerk's File/Instrument Number 2021-3706, with Kenneth John Callahan (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Low VA Rates, LLC mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Kenneth John Callahan, securing the payment of the indebtedness in the original amount of \$129,280.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Planet Home Lending, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF MILAM, STATE OF TEXAS, AND IS DESCRIBED AS FOLLOWS:

BEING THE WEST HALF OF LOT NO. 4 OF THE MARRS ADDITION TO THE CITY OF ROCKDALE, AS PER MAP OF SAID CITY AND OF SAID ADDITION, TO WHICH REFERENCE IS MADE FOR DESCRIPTION, AND MORE FULLY DESCRIBED AS BEGINNING AT THIS S. W. CORNER OF SAID LOT NO. 4 IN THE NORTH LINE OF BELL STREET;

THENCE IN AN EASTERLY DIRECTION ALONG THE LINE OF BELL STREET AND SOUTH LINE OF LOT NO. 4, 52-1/2 FEET TO THE S. E. CORNER HEREOF;

THENCE IN A NORTHEASTERLY DIRECTION AT RIGHT ANGLES TO SAID SOUTH LINE OF 80 FEET TO THE N. E. CORNER HEREOF IN THE NORTH LINE OF SAID LOT;

THENCE WESTERLY LONG THE NORTH LINE OF SAID LOT 52-1/2 FEET TO ITS N. W. CORNER FOR THE N. W. CORNER OF THIS;

THENCE SOUTHERLY ALONG THE WEST LINE OF SAID LOT 80 FEET TO THE PLACE OF BEGINNING.

6. **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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Planet Home Lending, LLC, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Planet Home Lending, LLC
321 Research Parkway, Suite 303
Meriden, CT 06450-8301



SUBSTITUTE TRUSTEE

Pete Florez, Zachary Florez, Orlando Rosas, Florence Rosas, Enrique Florez, Kristopher Holub, Aarti Patel, Kathleen Adkins, Violet Nunez, Bobby Brown OR AUCTION.COM OR Kirk Schwartz, Esq., Carson Emmons, Esq., c/o Albertelli Law
6565 N MacArthur Blvd, Suite 470
Irving, TX 75039

CERTIFICATE OF POSTING

My name is Pete Florez, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 12-5-24 I filed at the office of the Milam County Clerk and caused to be posted at the Milam County courthouse this notice of sale.

Declarant's Name: Pete Florez
Date: 12-5-24