

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

- Property: The Property to be sold is described as follows:  
  
4.49 ACRES OF LAND OUT OF THE THOS. H.P. HEARD SURVEY, ABSTRACT 30, JACKSON COUNTY, TEXAS, BEING THAT SAME LAND CONVEYED TO BRANDON L. KARL AND KERRY J. KARL IN VOLUME 248, PAGE 28 AND VOLUME 359, PAGE 67 OF THE OFFICIAL RECORDS OF JACKSON COUNTY, TEXAS
- Security Instrument: Deed of Trust dated January 10, 2020 and recorded on January 10, 2020 at Instrument Number 107 in the real property records of JACKSON County, Texas, which contains a power of sale.
- Sale Information: May 2, 2023, at 10:00 AM, or not later than three hours thereafter, at NORTH DOOR OF THE JACKSON COUNTY COURTHOUSE, 4445 LAFAYETTE STREET, MARIANNA, FL 32446 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 JOE HENRY NEUMANN AND DIANE POLASEK NEUMANN secures the repayment of a Note dated January 10, 2020 in the amount of \$159,595.00. 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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FILED  
Katherine P. Brooks, Clerk of County Cou  
JACKSON COUNTY, TEXAS

BY

3:13 23 11/18/23

*Kirk Schwartz*

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

*Megan Randle*

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Substitute Trustee(s): Megan Randle, Ebbie Murphy,  
Aarti Patel, Dylan Ruiz, Aleena Litton, Kathleen  
Adkins, Evan Press and Auction.com 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, \_\_\_\_\_, declare under penalty of perjury that on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of JACKSON County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).