CONVENTIONAL Firm File Number: 25-043113

NOTICE OF TRUSTEE'S SALE

WHEREAS, on November 21, 2018, MEGHANN SUZETTE PENNINGTON, A SINGLE PERSON, as Grantor(s), executed a Deed of Trust conveying to BRADLEY BAILEY, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR RED RIVER FEDERAL CREDIT UNION in payment of a debt therein described. The Deed of Trust was filed in the real property records of CASS COUNTY, TX and is recorded under Clerk's File/Instrument Number 2018005840, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on, Tuesday, September 2, 2025 between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in CASS COUNTY, TX to the highest bidder for cash. The sale will be conducted THE NORTH ENTRANCE OF THE CASS COUNTY COURTHOUSE LOCATED AT 100 HOUSTON ST., LINDEN, TX or in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §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 immediat ely adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Cass, State of Texas:

ALL THAT CERTAIN TRACT OR PARCEL OF LAND BEING A PART OF THE PETER MEETON HEADRIGHT SURVEY, A-612, CASS COUNTY, TEXAS AND BEING ALL OF A 0.286 ACRETRACT AS DESCRIBED IN WARRANTY DEED FROM BARBARA TAYLOR AND HUSBAND, MICHAEL B. TAYLOR GLENDA R. MASON DATED SEPTEMBER 6, 1996, RECORDED IN VOLUME 1016, PAGE AND PROPERTY RECORDS OF CASS COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING: AT A FOUND 5/8" REBAR FOR CORNER ON THE WEST RIGHT-OF-WAY LINE OF REECE STREET AT THE SOUTHEAST CORNER OF THE ABOVE DESCRIBED 0.286 ACRE TRACT OF LAND, SAME BEING AT THE NORTHEAST CORNER OF A 0.29 ACRE TRACT AS DESCRIBED IN WARRANTY DEED TO WILLIAM E. WHITE, JR. RECORDED IN VOLUME 1047, PAGE 191 OF THE REAL PROPERTY RECORDS OF CASS COUNTY, TEXAS;

THENCE: S 68 DEG. 44' 00" W, WITH THE SOUTH BOUNDARY LINE OF THE ABOVE DESCRIBED 0.286 ACRE TRACT, SAME BEING THE NORTH BOUNDARY LINE OF THE ABOVE DESCRIBED 0.29 ACRE WILLIAMS TRACT, 125.00 FEET TO A FOUND 5/8" REBAR FOR CORNER IN AN EXISTING FENCE LINE, SAME BEING THE NORTHEAST CORNER OF A 0.29 ACRE TRACT AS DESCRIBED IN WARRANTY, DEED TO HUGH C. REECE RECORDED IN VOLUME 736, PAGE 859 OF THE REAL PROPERTY RECORDS OF CASS COUNTY, TEXAS;

THENCE: N 24 DEG. 16' 00" W, ALONG AN EXISTING FENCE LINE, SAME BEING THE WEST BOUNDARY LINE OF THE ABOVE DESCRIBED 0.286 ACRE TRACT, 100.00 FEET TO A FOUND 1" IRON PIPE FOR CORNER:

THENCE: N 68 DEG. 44' 00" E, WITH THE NORTH BOUNDARY LINE OF THE ABOVE DESCRIBED 0.286 ACRE TRACT, 125.00 FEET TO A FOUND 1" IRON PIPE FOR CORNER ON THE WEST RIGHT-OF-WAY LINE OF REECE STREET;

THENCE: S 24 DEG. 16' 00" E, WITH THE WEST RIGHT-OF-WAY LINE OF REECE STREET, 100.00 FEET TO THE POINT OF BEGINNING, CONTAINING 0.2866 OF AN ACRE OF LAND, MORE OR LESS.

BASIS OF BEARINGS: BEARINGS ARE BASED ON RECORD BEARING BETWEEN FOUND IRON PINS AT THE NORTHWEST AND SOUTHWEST CORNERS OF THE ABOVE DESCRIBED 0.286 ACRE TRACT OF LAND.

Property Address:

103 REECE STREET ATLANTA, TX 75551

Mortgage Servicer: Mortgagee: PNC BANK, N.A.
PNC BANK, NATIONAL ASSOCIATION

3232 NEWMARK DRIVE

MIAMISBURG, OH 45342-5433

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.

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

SUBSTITUTE TRUSTEE

Auction.com, Christine Wheeless, Kevin Key, Jay Jacobs, Phillip Hawkins, Harriett Fletcher or Sheryl LaMont Irvine, CA 92618

WITNESS MY HAND this day July 28, 2025.

Ronny George

Texas Bar No. 24123104

Grant Tabor

Texas Bar No. 24027905

Kathryn Dahlin

Texas Bar No. 24053165

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Attorneys for PNC Bank, National Association

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 military service to the sender of this notice immediately.

Posted by Sheryl LaMont, July 31, 2025.