

## NOTICE OF FORECLOSURE 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 OR 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. *Property to Be Sold.*** The property to be sold is described as follows: LOT NO. TWO HUNDRED TWENTY-FIVE (225) OF REPLAT (OF PORTION OF) VILLAGE NORTH SUBDIVISION AND PECAN HILLS SUBDIVISION, BEING OUT OF AND PART OF 17.850 ACRES IN THE A.E. GOSSETT SURVEY, A-423, CITY OF CROCKETT, HOUSTON COUNTY, TEXAS, AS REFLECTED BY PLAT OF SAID SUBDIVISION OF RECORDED IN VOLUME 1A, PAGE 95 OF THE PLAT RECORDS OF HOUSTON COUNTY, TEXAS.

**2. *Instrument to be Foreclosed.*** The instrument to be foreclosed is the Deed of Trust dated 12/31/2013 and recorded in Document 1400500 real property records of Houston County, Texas.

**3. *Date, Time, and Place of Sale.*** The sale is scheduled to be held at the following date, time, and place:

Date: 03/04/2025

Time: 01:00 PM

Place: Houston County, Texas at the following location: AT THE EASTSIDE OF THE HOUSTON COUNTY COURTHOUSE, UNLESS INCLEMENT WEATHER, THEN THE FIRST FLOOR LOBBY OF THE HOUSTON COUNTY COURTHOUSE, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

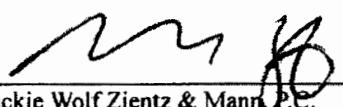
**4. *Terms of Sale.*** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 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.

**5. *Obligations Secured.*** The Deed of Trust executed by DESIE M CHATMAN, provides that it secures the payment of the indebtedness in the original principal amount of \$94,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR OCWEN LOAN ACQUISITION TRUST 2023-HB1 is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR OCWEN LOAN ACQUISITION TRUST 2023-HB1 c/o PHH MORTGAGE CORPORATION, 14405 Walters Road, Suite 200, Houston, TX 77014 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. *Order to Foreclose.*** WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY IN ITS CAPACITY AS OWNER TRUSTEE FOR OCWEN LOAN ACQUISITION TRUST 2023-HB1 obtained a Order from the 349th - Houston County District Court of Houston County on 01/30/2025 under Cause No. 24-0166. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

**7. *Substitute Trustee(s) Appointed to Conduct Sale.*** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney 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.

**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.**

  
Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Michael Zientz, Attorney at Law  
Lori Liane Long, Attorney at Law