

Our Case No. 25-03422-FC

**APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE**

THE STATE OF TEXAS  
COUNTY OF BROWN

**Deed of Trust Date:**  
March 18, 2024

**Property address:**  
405 4TH ST  
BROWNWOOD, TX 76801

**Grantor(s)/Mortgagor(s):**  
WILLIAM FIELDS AND CARA FIELDS,  
HUSBAND AND WIFE

**LEGAL DESCRIPTION:** Being a 0.28 acre tract of land in the City of Brownwood, Brown County, Texas, and being a portion of Outlet No. 103 in the City of Brownwood, being that same tract of land described to Telisha Ann Jones by Special Warranty Deed recorded in Brown County Clerks Instrument No. 2304398 of the Official Public Records of Brown County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at the intersection of the southwest line of 4th Street, a 60 foot right-of-way according to the plat of the Ragsdale Addition, an addition to the City of Brownwood recorded in Volume 1, Page 46 of the Plat Records of Brown County, Texas, with the northwest line of a 10 foot alley according to the plat of the Turner Addition, an addition to the City of Brownwood recorded in Volume 1, Page 78 of the Plat Records of Brown County, Texas, being the east corner of Outlot No. 103, a 3/8 inch iron rod found for corner, from which a 100D nail found bears S 18°59'07"W, 0.08 feet;

THENCE South 45 degrees 00 minutes 00 seconds West (basis of bearings), with the northwest line of said alley and the southeast line of Outlot No. 103, 179.46 feet to the south corner of Outlot No. 103 and the intersection of the northeast line of a 10 foot alley, a 3/8 inch iron rod found for corner;

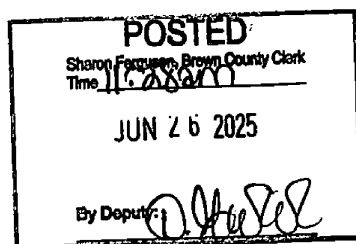
THENCE North 44 degrees 19 minutes 48 seconds West, parallel with the southwest line of 4th Street and with the northeast line of said 10 foot alley, 67.81 feet to the south corner of a tract of land described to M. S. Pate and wife, Lena Mae Pate, in Warranty Deed recorded in Volume 329, Page 173 of the Deed Records of Brown County, Texas, a point for corner from which a 100D nail found bears S 45°01'43" W, 0.71 feet;

THENCE North 45 degrees 01 minutes 43 seconds East, with the southeast line of said Pate tract of land, 179.46 feet to the southwest line of 4th Street, a point for corner from which a 1 inch iron pipe found bears S45°01'43" W, 0.84 feet, and the north corner of said Outlot 103, being the intersection of the southeast line of Hawkins Street with the southwest line of 4th Street, a 1/2 inch iron rod with red cap stamped 'RPLS 6332' bears N 44°19'48" W, 227.43 feet;

THENCE South 44 degrees 19 minutes 48 seconds East, with the southwest line of 4th street, 67.72 feet to the POINT OF BEGINNING and containing 12,160 square feet or 0.28 of an acre of land.

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC. ("MERS"), AS BENEFICIARY,  
AS NOMINEE FOR MORTGAGE RESEARCH  
CENTER, LLC DBA VETERANS UNITED  
HOME LOANS, A MISSOURI LIMITED

**Earliest Time Sale Will Begin: 10:00 AM**



LIABILITY COMPANY, ITS SUCCESSORS  
AND ASSIGNS

**Current Mortgagee:**  
PENNYMAC LOAN SERVICES, LLC

**Date of Sale:** AUGUST 5, 2025

**Property County:** BROWN

**Original Trustee:** SCOTT R. VALBY

**Recorded on:** March 18, 2024  
**As Clerk's File No.:** 2401311  
**Mortgage Servicer:**  
PENNYMAC LOAN SERVICES, LLC

**Substitute Trustee:**  
Martha Rossington, Reyn Rossington, Thomas L.  
Swearingen, Marinosci Law Group PC

**Substitute Trustee Address:**  
c/o Marinosci Law Group, P.C.  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

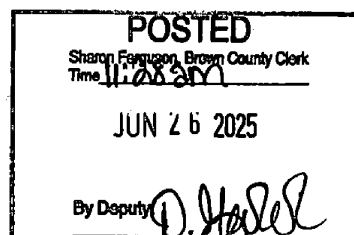
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

The current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Martha Rossington, Reyn Rossington, Thomas L. Swearingen, Marinosci Law Group PC, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, AUGUST 5, 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 the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Brown County Courthouse, 200 South Broadway, Brownwood, TX 76801 as 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 immediately adjacent (next) to the location where this notice was posted.

PENNYMAC LOAN SERVICES, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. 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 debt.



**ACTIVE MILITARY SERVICE NOTICE**

**Assert and protect your rights as a member of the armed forces of the United States. If you 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.**

WITNESS MY HAND, 6/24/25

**MARINOSCI LAW GROUP, P.C.**

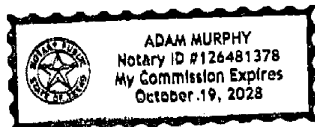
By: [Signature]  
SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 24 day of  
JUNE 2025, personally appeared SAMMY HOODA, ☐ known to me, who identified  
herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and  
officer whose name is subscribed to the foregoing instrument, and being authorized to do so,  
acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the  
purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



[Signature]  
Notary Public for the State of TEXAS

My Commission Expires: 10-19-28  
ADAM MURPHY  
Printed Name and Notary Public

Grantor: PENNYMAC LOAN SERVICES, LLC    Return to: MARINOSCI LAW GROUP, P.C.  
3043 TOWNSGATE ROAD, #200    MARINOSCI & BAXTER  
WESTLAKE VILLAGE, CA 91361    16415 Addison Road, Suite 725  
Our File No. 25-03422    Addison, TX 75001

Posted by: [Signature]  
Reyn Rossington  
6/26/2025

