C&M No. 44-25-00304/ FILE NOS

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NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

COUNTY CLERK COLLIN COUNTY, TEXAS

Assert and protect your rights as a member of the armed forces of the United States. If you DEPUTY 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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated December 05, 2014 and recorded under Clerk's File No. 20141219001383110, in the real property records of COLLIN County Texas, with Jeffrey Clarke and wife Elan Mary Clarke as Grantor(s) and Compass Bank as Original Mortgagee.

Deed of Trust executed by Jeffrey Clarke and wife Elan Mary Clarke securing payment of the indebtedness in the original principal amount of \$500,000.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Jeffrey Clarke and Elan Clarke. PNC Bank National Association is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. PNC Bank, N.A. is acting as the Mortgage Servicer for the Mortgagee. PNC Bank, N.A., is representing the Mortgagee, whose address is: 3232 Newmark Drive, Miamisburg, OH 45342.

BEING A TRACT OF LAND SITUATED IN COLLIN COUNTY, TEXAS, BEING PART OF THE CALVIN BOLES SURVEY, ABSTRACT NO. 28, BEING A TRACT OF LAND CONVEYED TO MICHAEL O. GROSS AND WIFE, BY DEED RECORDED IN COUNTY CLERK'S FILE NO. 95- 0097187, DEED RECORDS, COLLIN COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

SALE INFORMATION

Earliest Time Sale Will Begin: 10:00 AM Date of Sale: 10/07/2025

The place of the sale shall be: COLLIN County Courthouse, Texas at the following Location of Sale: location: 2100 Bloomdale Road, McKinney, Texas 75071, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. 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.

The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagor or the Mortgagor's attorney.

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.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Carol Dunmon, Mary Mancuso, Michele Hreha, Shelley Ortolani, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Payton Hreha, Jeff Benton, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ServiceLink Auction, as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is: Codilis & Moody, P.C. 20405 State Highway 249, Suite 170 Houston, TX 77070 (281) 925-5200

Executed on July 8, 2025.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law Codilis & Moody, P.C. 20405 State Highway 249, Suite 170 Houston, TX 77070 (281) 925-5200

Posted and filed by:	
Printed Name:	

C&M No. 44-25-00304

EXHIBIT "A"

BEING a tract of land situated in Collin County, Texas, being part of the CALVIN BOLES SURVEY, ABSTRACT NO. 28, being a tract of land conveyed to Michael O. Gross and wife, by Deed recorded in County Clerk's File No. 95- 0097187, Deed Records, Collin County. Texas and being more particularly described as follows: BEGINNING at a found 1/2 inch iron pipe at the Southeast corner of said Gross 4.700 acre tract, being the Northeast corner of a tract of land conveyed to Elizabeth Hood by Dead recorded in County Clerk's File No. 94-0009498, being in the West line of a tract of land described as Lavon Reservoir Tract No 4309, conveyed to United States by Deed recorded in Volume 766, Page 785, Deed Records, Collin County, Texas; THENCE North 89 degrees 27 minutes 18 seconds West, along the south line of said Gross 4.700 acre tract, along the North line of said Hood tract, a distance of 847.07 feet to the Northeasterly right of way line of Orr Road (County Road No. 317, a 50' R.O.W.), a found 1/2 inch iron pipe for corner; THENCE North 26 degrees 32 minutes 10 seconds West, along the Northeasterly R.O.W. line of said Orr Road, a distance of 243.60 feet to a found 1/2" iron pipe for corner; THENCE South 89 degrees 43 minutes 02 seconds East, along the North line of said Gross 4.700 acre tract, a distance of 958.37 feet to the Northeast corner of said Gross 4.700 acre tract, being in the West 1ine of said United States Tract No. 4309, a found 1/2 inch iron pipe for corner; THENCE South 00 degrees 38 minutes 46 seconds West, along the East line of said Gross 4.700 acre tract, along the West line of said United States Tract No. 4309, a distance of 221.28 feet to the PLACE OF BEGINNING and containing 4.54296 acres of land, more or less.