


FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 NOV 13 PM 3:33

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

3317

Our Case No. 23-04839-FC-2

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

THE STATE OF TEXAS  
COUNTY OF KAUFMAN

**Deed of Trust Date:**  
November 18, 2021

**Property address:**  
2028 CROSBY DR  
FORNEY, TX 75126

**Grantor(s)/Mortgagor(s):**  
PETER JASON CHARFAUROS, AN UNMARRIED MAN  
AND MECAILA DELVECCHIO, AN UNMARRIED  
WOMAN AND JOSEPH DELVECCHIO, AN UNMARRIED  
MAN

**LEGAL DESCRIPTION:** Being Lot 34, in Block L of Travis Ranch Phase 3B, an Addition to Kaufman County, Texas,  
according to the Plat thereof recorded in Cabinet 2, Envelope 748, of the Plat Records of Kaufman County, Texas.

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR  
LOAN SIMPLE, INC., ITS SUCCESSORS AND ASSIGNS

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

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

**Date of Sale:** FEBRUARY 3, 2026

**Property County:** KAUFMAN

**Original Trustee:** THOMAS E BLACK, JR.

**Recorded on:** November 19, 2021  
**As Clerk's File No.:** 2021-0047961  
**Mortgage Servicer:**  
PENNYMAC LOAN SERVICES, LLC

**Substitute Trustee:**  
Xome Inc., Tejas Corporate Services, LLC, Resolve Trustee  
Services, LLC, 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 Xome Inc., Tejas Corporate Services, LLC, Resolve Trustee Services, LLC, 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, FEBRUARY 3, 2026** 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 Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 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.

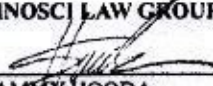
PENNYMAC LOAN SERVICES, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement 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, 11/12/25

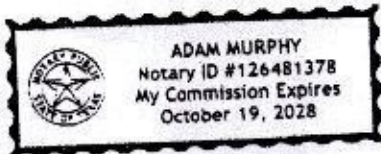
MARINOSCI LAW GROUP, P.C.

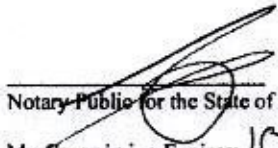
By:   
SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, Adam MURPHY, the undersigned officer, on this, the 12 day of Nov 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)



  
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  
3043 TOWNSGATE ROAD, #200  
WESTLAKE VILLAGE, CA 91361  
Our File No. 23-04839

Return to: MARINOSCI LAW GROUP, P.C.  
MARINOSCI & BAXTER  
16415 Addison Road, Suite 725  
Addison, TX 75001



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 Mortgagee or the Mortgagee'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 Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, ServiceLink Auction, LLC, or Codilis & Moody, P.C., 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 November 18, 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:

Donna Stockman

Printed Name: Donna Stockman


C&M No. 44-21-0667

2025 NOV 20 AM 8:36

25-04626  
3708 MILDREN BEND, CRANDALL, TX 75114

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

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

- Property:** The Property to be sold is described as follows:  
  
Lot 109, Block L, of WILDCAT RANCH PHASE 4, a subdivision in Kaufman County, Texas, according to the map or plat thereof recorded in Document No. 2023-0020898, Cabinet 4, Sleeve 250, Plat Records of Kaufman County, Texas.
- Security Instrument:** Deed of Trust dated May 23, 2024 and recorded on May 29, 2024 at Instrument Number 2024-0016017 in the real property records of KAUFMAN County, Texas, which contains a power of sale.
- Sale Information:** February 3, 2026, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Courthouse, 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 SHATINA WILSON secures the repayment of a Note dated May 23, 2024 in the amount of \$235,288.00. 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.**



4858775

*Mary Compary*

De Cubas & Lewis, P.C.  
Mary Compary, Attorney at Law

3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

*Donna Stockman*

Substitute Trustee(s): Jeff Benton, Brandy Bacon,  
Jack Beckman, Brenda Wiggs, Guy Wiggs, David  
Stockman, Donna Stockman, Janet Pinder, Brandy  
Bacon, Michelle Schwartz, Jamie Dworsky, Angela  
Brown, Agency Sales and Posting LLC||Xome Inc.  
and Tejas Corporate Services, LLC


c/o De Cubas & Lewis, P.C.  
3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 20 day of Nov, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 NOV 20 AM 8:37

LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Jeff Benton, Brandy Bacon, Jack Beckman, Brenda  
Wiggs, Guy Wiggs, David Stockman, Donna Stockman,  
Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela  
Cooper  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

TS No TX07000282-25-3S

APN 222389129 |  
00140600060010000100 AKA  
00.1406.0006.0010.00.01.00

TO No 250288179-TX-RWI

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on May 24, 2024, STEVEN INSALACO AND SHARON INSALACO, HUSBAND AND WIFE as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of ROBERT H WAGNON as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for REPUBLIC STATE MORTGAGE CO., its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$260,466.00, payable to the order of Planet Home Lending, LLC as current Beneficiary, which Deed of Trust recorded on May 29, 2024 as Document No. 2024-0016077 in Book 8520, on Page 323 in Kaufman County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 222389129 | 00140600060010000100 AKA 00.1406.0006.0010.00.01.00

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Cooper** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and **Planet Home Lending, LLC**, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

4858789

TS No TX07000282-25-3S

APN 222389129 |

TO No 250288179-TX-RWI

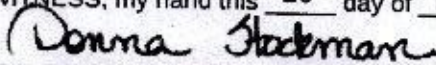
00140600060010000100 AKA  
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, February 3, 2026 at 11:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **At the commissioner's court of Kaufman County does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and Planet Home Lending, LLC's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and Planet Home Lending, LLC's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 20 day of Nov 2025.



By: Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Cooper  
Substitute Trustee(s)

**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.**

**SALE INFORMATION CAN BE OBTAINED ONLINE AT <https://www.servicelinkauction.com/>  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: ServiceLink Auction | Hudson and  
Marshall at (866) 539-4173**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

TS No TX07000282-25-3S

APN 222389129 |  
00140600060010000100 AKA  
**EXHIBIT A**

TO No 250288179-TX-RWI

LOT 10, BLOCK 6, OF HEARTLAND PHASE 23, AN ADDITION TO KAUFMAN COUNTY, TEXAS,  
ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 4, SLIDE 118, PLAT RECORDS,  
KAUFMAN COUNTY, TEXAS.

## Notice of [Substitute] Trustee 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 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.

### 1. Date, Time and Place of Sale.

**Date:** 02/03/2026

**Time:** The sale will begin at 11:00 AM or not later than three hours after that time

**Place:** Kaufman County, Texas at the following location: **THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**Property Address:** 1509 HIGHBRIDGE BOULEVARD, CRANDALL, TX 75114

**2. 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. Any conveyance of the property is subject to all matters of record affecting the property.

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 07/20/2023 and recorded 07/21/2023 in Book OPR V 8161 Page 70 Document 2023-0020185, real property records of Kaufman County, Texas, with **ROBERT ALLEN SMITH, MARRIED MAN.** grantor(s) and Lennar Mortgage, LLC. as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

**4. Appointment of Substitute Trustee:** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent 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.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **ROBERT ALLEN SMITH, MARRIED MAN.**, securing the payment of the indebtedness in the original principal amount of \$228,778.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **PHH MORTGAGE CORPORATION** is the current mortgagee of the note and deed of trust or contract lien.

FILED FOR RECORDS  
KAUFMAN CO. TEXAS  
2025 NOV 20 AM 11:26  
BY: LAURA HUGHES  
COUNTY CLERK

TS No.: 2025-01271-TX  
25-000857-673

## Notice of [Substitute] Trustee Sale

**6. Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

**7. Property to be sold:** The property to be sold is described as follows:

**LOT 16, IN BLOCK X, OF THE AMENDING PLAT OF HIGHBRIDGE PHASE 4, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLEEVE 115, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.**

**8. Mortgage Servicer Information:** 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 lien securing the property referenced above. PHH Mortgage Corporation, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O PHH Mortgage Corporation**

**PO BOX 24605**

**West Palm Beach, FL 33416-4605**

**Phone: 877-744-2506**

TS No.: 2025-01271-TX  
25-000857-673

## Notice of [Substitute] Trustee Sale

**9. Limitation of Damages:** 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 Mortgagee, or the Mortgagee'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.**

**Date:** November 11, 2025



Loundie Chery - Trustee Sale Assistant

C/O Power Default Services, Inc.  
7730 Market Center Ave, Suite 100  
El Paso, TX 79912  
Telephone: 855-427-2204  
Fax: 866-960-8298

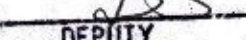
For additional sale information visit: [www.hubzu.com](http://www.hubzu.com) or (855) 882-1314

**POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.**

I am Randy Daniel <sup>Certificate of Posting</sup> whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 11-20-2025 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

2025 NOV 25 AM 10: 16

**NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE**

BY:   
DEPUTY  
COUNTY CLERK

**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. 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 07, 2021 and recorded under Vol. 7365, Page 132, or Clerk's File No. 2021-0050524, in the real property records of Kaufman County Texas, with Monique Randle, a single person, and Xavion Randle, a single person as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for AmCap Mortgage, Ltd. DBA Gold Financial Services, its successors and assigns as Original Mortgagee,

Deed of Trust executed by Monique Randle, a single person, and Xavion Randle, a single person securing payment of the indebtedness in the original principal amount of \$220,432.00 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 Monique Randle and Xavion Randle. Data Mortgage Inc., DBA Essex Mortgage 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. Essex Mortgage is acting as the Mortgage Servicer for the Mortgagee. Essex Mortgage, is representing the Mortgagee, whose address is: 2100 SE 17th Street, #112, Ocala, FL 34471.

**Legal Description:**

**LOT 8, BLOCK J, HIGHBRIDGE PHASE 2, A SUBDIVISION LOCATED IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER CABINET 3, SLEEVE 656, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.**

**SALE INFORMATION**

**Date of Sale: 02/03/2026**

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

**Location of Sale:** The place of the sale shall be: Kaufman County Courthouse, Texas at the following location: On the front steps of the Kaufman County Courthouse, 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 Mortgagee or the Mortgagee'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 Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, Auction.com, LLC, or Codilis & Moody, P.C., 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 11/21/2025.

/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: Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-25-03539

## 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 11, BLOCK KK, TRAVIS RANCH PHASE 2C, AN ADDITION TO THE COUNTY OF KAUFMAN, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CLERK'S FILE NO. 2017-0009358, OFFICIAL PUBLIC RECORDS AND IN CABINET 3, ENVELOPE 332 OF THE PLAT RECORD, KAUFMAN COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 07/21/2020 and recorded in Book 6507 Page 41 Document 2020-0020898 real property records of Kaufman County, Texas.

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

Date: 02/03/2026

Time: 10:00 AM

Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 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 LYSBETT RUIZ, provides that it secures the payment of the indebtedness in the original principal amount of \$209,757.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Everett Financial Inc DBA Supreme Lending is the current mortgagee of the note and deed of trust and SUPREME LENDING is mortgage servicer. A servicing agreement between the mortgagee, whose address is Everett Financial Inc DBA Supreme Lending c/o SUPREME LENDING, 14801 Quorum Drive, Suite 300, Dallas, TX 75254 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. 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

Loel Liane Long, Attorney at Law

Chelsea Schneider, Attorney at Law

Ester Gonzales, Attorney at Law

Karla Bali, Attorney at Law

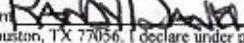
Parkway Office Center, Suite 900

14160 Dallas Parkway

Dallas, TX 75254

For additional sale information visit: [www.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

Certificate of Posting

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 12/15/25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

BY:   
LAURA A. HUGHES  
COUNTY CLERK

2025 DEC -14 AM 10:05

FILED FOR RECORD  
KAUFMAN CO. TEXAS

## NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

**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. Sender is: Codillis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070**

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated November 20, 2019 and recorded under Vol. 6215, Page 361, or Clerk's File No. 2019-0029527, in the real property records of Kaufman County Texas, with Jessica D Rivera a single person as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Gateway Mortgage Group, a division of Gateway First Bank, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Jessica D Rivera a single person securing payment of the indebtedness in the original principal amount of \$218,468.00 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 Jessica D Rivera. Lakeview Loan Servicing, LLC 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. LoanCare, LLC is acting as the Mortgage Servicer for the Mortgagee. LoanCare, LLC, is representing the Mortgagee, whose address is: 3637 Sentara Way, Virginia Beach, VA 23452.

#### Legal Description:

**LOT 18, BLOCK H, TRINITY CROSSING PHASE 2, A SUBDIVISION LOCATED IN THE CITY OF FORNEY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SHEET 501, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.**

### SALE INFORMATION

**Date of Sale: 02/03/2026**

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

**Location of Sale:** The place of the sale shall be: Kaufman County Courthouse, Texas at the following location: On the front steps of the Kaufman County Courthouse, 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 Mortgagee or the Mortgagee'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 Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, Xome Inc., Tejas Corporate Services, LLC, or Codilis & Moody, P.C., 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 12/08/2025.

/s/ Danya F. Gladney SBOT No. 24059786, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by: Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-25-04014

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 DEC 11 AM 10:08  
LAURA A. HUGHES  
COUNTY CLERK  
BY: [Signature]  
DEPUTY

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S 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 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.**

**DEED OF TRUST INFORMATION:**

Date: February 13, 2023  
Grantor(s): Cyril Noland and Valecia Eaton-Noland, Married  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Research Center, LLC dba Paddio  
Original Principal: \$289,656.00  
Recording Information: 2023-0004045  
Property County: Kaufman  
Property: Lot 3, Block B, AMBER FIELDS, WINDMILL FARMS PHASE 2B, SECTION 1, an Addition to the City of Forney, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Slide 528, Plat Records, Kaufman County, Texas.  
Property Address: 2104 Chisolm Trail  
Forney, TX 75126

**MORTGAGE SERVICING INFORMATION:**

**The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.**

Current Mortgagee: NewRez LLC d/b/a Shellpoint Mortgage Servicing  
Mortgage Servicer: Shellpoint Mortgage Servicing  
Mortgage Servicer Address: 75 Beattie Place  
Greenville, SC 29601

**SALE INFORMATION:**

Date of Sale: February 3, 2026  
Time of Sale: 10:00 AM or within three hours thereafter.  
Place of Sale: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.  
Substitute Trustee: Auction.com, LLC, and Padgett Law Group, any to act  
Substitute Trustee Address: 546 Silicon Dr., Suite 103  
Southlake, TX 76092

**APPOINTMENT OF SUBSTITUTE TRUSTEE:**

**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 undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. 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 Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

*Plmes*

Michael J. Burns / Jonathan Smith/ Gabrielle A. Davis/ Paige Jones

**CERTIFICATE OF POSTING**

My name is Donna Stockman, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 12/11/2025, I filed at the office of the Kaufman County Clerk to be posted at the Kaufman County courthouse this notice of sale.

Donna Stockman

Declarant's Name: Donna Stockman

Date: 12/11/2025

Padgett Law Group  
546 Silicon Dr., Suite 103, Southlake, TX 76092  
(850) 422-2520

WITNESS MY HAND this 11 day of Dec, 2025.

Donna Stockman

BY: [Signature]  
LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 DEC 11 AM 10:09

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S 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 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.

**DEED OF TRUST INFORMATION:**

Date: August 5, 2019  
Grantor(s): Kristofer Azevedo, A single man, as his sole and separate property  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc. as nominee for United Wholesale Mortgage  
Original Principal: \$108,109.00  
Recording Information: 2019-0018758  
Property County: Kaufman  
Property: ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND SITUATED WITHIN THE CORPORATE LIMITS OF THE CITY OF KAUFMAN, PART OF BLOCK NO.38 OF SAID CITY AND BEING PART OF THAT CERTAIN TRACT CONVEYED TO D.G. COUNCIL BY MOSES CURL, ET UX ON JANUARY 27, 1972, AND RECORDED IN VOLUME 557, PAGE 210 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS:

BEGINNING AT A FOUND 1/2 INCH IRON ROD IN THE WEST LINE OF BLOCK 38 AND THE EAST LINE OF SOUTH WILSON STREET AND BEING NORTH 01 DEGREES 00 MINUTES 00 SECONDS EAST, 65.00 FEET FROM THE SOUTHWEST CORNER OF BLOCK 38;

THENCE NORTH 01 DEGREES 00 MINUTES 00 SECONDS EAST, 67.50 FEET TO A FOUND 1/2 INCH IRON ROD;

THENCE SOUTH 89 DEGREES 00 MINUTES 00 SECONDS EAST, 75.00 FEET TO A FENCE CORNER;

THENCE SOUTH 01 DEGREES 00 MINUTES 00 SECONDS WEST, 67.50 FEET TO A FENCE CORNER;

THENCE NORTH 89 DEGREES 00 MINUTES 00 SECONDS WEST, 75.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.116 ACRES OF LAND.

Property Address: 605 South Wilson Street  
Kaufman, TX 75142

PLG File Number: 25-016848-1

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 DEC 11 AM 10:09  
LAURA A. HUGHES  
COUNTY CLERK  
BY: \_\_\_\_\_  
DEPUTY

**MORTGAGE SERVICING INFORMATION:**

**The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.**

Current Mortgagee: **NewRez LLC d/b/a Shellpoint Mortgage Servicing**  
Mortgage Servicer: **Shellpoint Mortgage Servicing**  
Mortgage Servicer: **75 Beattie Place**  
Address: **Greenville, SC 29601**

**SALE INFORMATION:**

Date of Sale: **February 3, 2026**  
Time of Sale: **10:00 AM or within three hours thereafter.**  
Place of Sale: **Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**  
Substitute Trustee: **Auction.com, LLC, and Padgett Law Group, any to act**  
Substitute Trustee Address: **546 Silicon Dr., Suite 103 Southlake, TX 76092**

**APPOINTMENT OF SUBSTITUTE TRUSTEE:**

**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 undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.

2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. 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 Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

*P Jones*

Michael J. Burns / Jonathan Smith/ Gabrielle A. Davis/ Paige Jones

**CERTIFICATE OF POSTING**

My name is Donna Stockman, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 12/12/25, I filed at the office of the Kaufman County Clerk to be posted at the Kaufman County courthouse this notice of sale.

*Donna Stockman*

Declarant's Name: Donna Stockman

Date: 12/11/25

Padgett Law Group  
546 Silicon Dr., Suite 103, Southlake, TX 76092  
(850) 422-2520

WITNESS MY HAND this 11 day of December, 2025.

*Donna Stockman*



### Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: **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. Tex. Prop. Code § 51.002(i)**

<b>Deed of Trust Date:</b> March 30, 2020	<b>Original Mortgagor/Grantor:</b> RONALD EDWARD LACHMAN AND HEATHER G. LACHMAN
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. ("MERS") AS NOMINEE FOR PULTE MORTGAGE, LLC ITS SUCCESSORS AND ASSIGNS, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> LAKEVIEW LOAN SERVICING, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2020-0008948	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> LoanCare, LLC	<b>Mortgage Servicer's Address:</b> 3637 Sentara Way, Virginia Beach, Virginia 23452

\* 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.

**Secures:** Note in the original principal amount of \$229,353.00, executed by RONALD EDWARD LACHMAN AND HEATHER G. LACHMAN and payable to the order of Lender.

**Property Address/Mailing Address:** 1206 PERRIN DR, FORNEY, TX 75126

**Legal Description of Property to be Sold:** LOT 48, BLOCK E, OF TRAVIS RANCH PHASE 2E-1, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 3, SLEEVE 467, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

<b>Date of Sale:</b> February 03, 2026	<b>Earliest time Sale will begin:</b> 10:00 AM
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**Place of sale of Property:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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 begin at the earliest time stated above or within three (3) hours after that time.

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *LAKEVIEW LOAN SERVICING, LLC*, the owner and holder of the Note, has requested Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

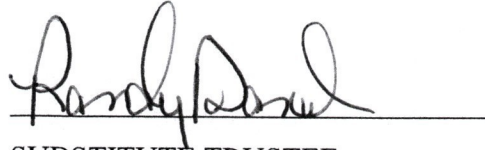
**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *LAKEVIEW LOAN SERVICING, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.



Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.


**Limitation of Damages:** 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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.



SUBSTITUTE TRUSTEE

Auction.com, LLC OR Tejas Corporate Services, LLC Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,  
13010 Morris Rd., Suite 450, Alpharetta, GA 30004; PH:  
(470)321-7112

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 DEC 11 PM 1:16  
BY:  LAURA A. HUGHES  
PROPERTY CLERK  
DEPUTY

**NOTICE OF [SUBSTITUTE] TRUSTEE'S 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 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.**

**1. Date, Time, and Place of Sale.**

Date: 02/03/2026

Time: Between 10:00 AM – 1:00 PM and beginning not earlier than 10:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Kaufman County, pursuant to §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 of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 3, 2023 and recorded in the real property records of Kaufman County, TX and is recorded under Clerk's Book 8037, Page 55 with Celeste St Francis and Jonathan St Francis (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for United Wholesale Mortgage, LLC mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Celeste St Francis and Jonathan St Francis, securing the payment of the indebtedness in the original amount of \$310,992.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Lakeview Loan Servicing, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT 5, IN BLOCK 1, OF HEARTLAND PHASE 9, AN ADDITION KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 421, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 DEC 11 PM 1:15  
LAURA A. HUGHES  
COUNTY CLERK  
BY: [Signature]  
DATE

6. **Mortgage Servicer Information.** 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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Nationstar Mortgage LLC d/b/a Mr. Cooper, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Lakeview Loan Servicing, LLC  
8950 Cypress Waters Blvd  
Coppell, TX 75019

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq., or Carson Emmons, Esq., or Justin Ritchie, Esq., or Jeffrey Kramer, Esq. OR Agency Sales and Posting LLC, whose address is 7500 Dallas Pkwy #200, Plano, TX 75024 OR AUCTION.COM LLC, or XOME Inc and Tejas Corporate Services LLC, or Abstracts/Trustees of Texas, LLC, or Randy Daniel or Cindy Daniel or Jim O'Bryant, as 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.**

12/09/2025

Executed on

/s/Kirk Schwartz

James E. Albertelli, P.A.  
Kirk Schwartz, Esq.  
Carson Emmons, Esq.  
Justin Ritchie, Esq.  
Jeffrey Kramer, Esq.  
6565 N. MacArthur, Suite 470  
Irving, TX 75039

12-10-25

Executed on

Randy Daniel  
**SUBSTITUTE TRUSTEE**

Agency Sales & Posting  
Agency Sales and Posting LLC, OR AUCTION.COM  
LLC, OR Randy Daniel or Cindy Daniel or Jim  
O'Bryant  
7500 Dallas Pkwy #200  
Plano, TX 75024

**CERTIFICATE OF POSTING**

My name is Randy Daniel, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 12-11-25 I filed at the office of the Kaufman County Clerk and caused to be posted at the Kaufman County courthouse this notice of sale.

Declarants Name: Randy Daniel

Date: 12-11-25

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 11/16/2020	<b>Grantor(s)/Mortgagor(s):</b> RODNEY B GREEN, AN UNMARRIED MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR LAKEVIEW COMMUNITY CAPITAL, LLC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing, LLC
<b>Recorded in:</b> <b>Volume:</b> 6702 <b>Page:</b> 515 <b>Instrument No:</b> 2020-0037520	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> LoanCare, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3637 Sentara Way, Virginia Beach, VA 23452
<b>Date of Sale:</b> 2/3/2026	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 50, BLOCK K, OF TRAVIS RANCH PHASE 2E-1, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 3, SLEEVE 467, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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 beneficiary therein

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 begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**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.**

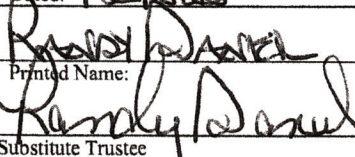
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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.**

Dated: 12/11/2025




Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for LoanCare, LLC

Dated: 12-15-25



Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
<https://sales.mccarthyholthus.com/>

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 DEC 15 AM 10:24  
LAURA A. HUGHES  
COUNTY CLERK  
BY:  DEPUTY

MH File Number: TX-25-124132-POS  
Loan Type: VA

A

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 DEC 15 PM 3: 56

LAURA A. HUGHES  
COUNTY CLERK

DEPUTY

MT

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

R 3769  
T.S. #: 2025-16108-TX

**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.**

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

Date: 2/3/2026  
Time: The earliest time the sale will begin is 10:00 AM , or within three (3) hours after that time.  
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE

Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

**Property To Be Sold** - The property to be sold is described as follows:

Being Lot 21, in Block 2, of Heartland Parcel 8, an addition to Kaufman County, Texas, according to the map or plat thereof recorded in/under Cabinet 3, Sleeve 280, Map/Plat Records, Kaufman County, Texas

Commonly known as: 4400 HORSEMINT CV HEARTLAND, TX 75126

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 10/3/2023 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 10/5/2023 under County Clerk's File No 2023-0028322, in Book 8253 and Page 529 of the Real Property Records of Kaufman County, Texas.

Grantor(s): Davis Odum, an unmarried man  
Original Trustee: Black, Mann and Graham, L.L.P.  
Substitute Trustee: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns  
Current Mortgagee: Freedom Mortgage Corporation  
Mortgage Servicer: Freedom Mortgage Corporation

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

T.S. #: 2025-16108-TX

authorized to collect the debt and to administer any resulting foreclosure of the referenced property securing the above referenced loan.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$451,668.00, executed by Davis Odum, an unmarried man, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

T.S. #: 2025-16108-TX

Dated: 12/15/2025

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC

*Donna Stockman*

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c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 3/18/2019	<b>Grantor(s)/Mortgagor(s):</b> CODY A SWIFT
<b>Original Beneficiary/Mortgagee:</b> NAVY FEDERAL CREDIT UNION, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> NFCU
<b>Recorded in:</b> <b>Volume:</b> 5960 <b>Page:</b> 488 <b>Instrument No:</b> 2019-0006040	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> Navy Federal Credit Union is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 820 Follin Lane SE, Vienna, VA 22180
<b>Date of Sale:</b> 2/3/2026	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 2, BLOCK QQ OF THE FINAL PLAT OF DEVONSHIRE VILLAGE 2D, AN ADDITION TO THE COUNTY OF KAUFMAN, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, SLIDE 372, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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 beneficiary therein

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 begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**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.**

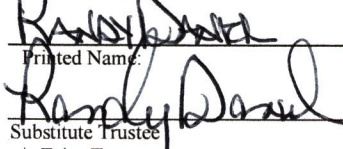
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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.**

Dated: 12/17/2025




Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Navy Federal Credit Union

Dated: 12/17/25



Printed Name:  
Substitute Trustee  
Randy Daniel  
c/o Tejas Trustee  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
<https://sales.mccarthyholthus.com/>

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 DEC 18 AM 9:44  
LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

MH File Number: TX-25-123268-POS  
Loan Type: VA

25-00735  
1085 E ALAMOSA DR, TERRELL, TX 75160

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 DEC 30 AM 8:04

BY: LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY *MI*

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

Property: The Property to be sold is described as follows:

LAND SITUATED IN THE CITY OF TERRELL IN THE COUNTY OF KAUFMAN IN THE STATE OF TX LOT 3, WINNERS CIRCLE ADDITION, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 2, ENVELOPE 143, PLAT RECORDS, KAUFMAN COUNTY, TEXAS, AS RATIFIED BY INSTRUMENT RECORDED IN VOLUME 1232, PAGE 829, REAL PROPERTY RECORDS, KAUFMAN COUNTY, TEXAS,

Security Instrument: Deed of Trust dated September 21, 2022 and recorded on September 27, 2022 at Instrument Number 2022-0036596 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: February 3, 2026, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Courthouse, 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 RODGER E. GULLEY secures the repayment of a Note dated September 21, 2022 in the amount of \$301,000.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019, is the current mortgagee of the Deed of Trust and Note and Nationstar Mortgage 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.**



4861425

*Mary Company*

De Cubas & Lewis, P.C.  
Mary Company, Attorney at Law

3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

*Donna Stockman*

Substitute Trustee(s): Terry Waters, Bruce Miller,  
Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn  
Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton,  
Conrad Wallace, Tonya Washington, Misty McMillan,  
Tionna Hadnot, Auction.com LLC||Jeff Benton,  
Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy  
Wiggs, David Stockman, Donna Stockman, Janet  
Pinder, Brandy Bacon, Michelle Schwartz, Jamie  
Dworsky, Angela Brown, Agency Sales and Posting  
LLC

c/o De Cubas & Lewis, P.C.  
3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 30 day of  
December, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the  
requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 DEC 30 PM 1:19

LAURA A. HUGHES  
COUNTY CLERK 00000010671667

BY: 

1511 NOVELLA AVE  
CRANDALL, TX 75114

### NOTICE OF [SUBSTITUTE] TRUSTEE'S 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 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.**

1. **Date, Time, and Place of Sale.**

Date: February 03, 2026

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated February 29, 2024 and recorded in Document INSTRUMENT NO. 2024-0005966 real property records of KAUFMAN County, Texas, with JUAN MIGUEL LIEVANO LARA AN UNMARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JUAN MIGUEL LIEVANO LARA AN UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of \$247,670.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** 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 lien securing the Property referenced above. PENNYMAC LOAN SERVICES, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PENNYMAC LOAN SERVICES, LLC  
3043 TOWNSGATE ROAD  
SUITE 200  
WESTLAKE VILLAGE, CA 91361



**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 undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 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 beneficiary therein.



Ryan Bourgeois

**Certificate of Posting**

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 12-30-25 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle  
Date: 12-30-25

1511 NOVELLA AVE  
CRANDALL, TX 75114

00000010671667

00000010671667

KAUFMAN

**EXHIBIT "A"**

LOT 25, BLOCK 13, OF CARTWRIGHT RANCH PHASE 1, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLEEVE 228 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S 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 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.

**DEED OF TRUST INFORMATION:**

**Date:** 04/28/2022  
**Grantor(s):** GABRIELLE PABON, AN UNMARRIED WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY LLC, A CALIFORNIA LIMITED LIABILITY COMPANY, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$306,289.00  
**Recording Information:** Book 7610 Page 308 Instrument 2022-0017393  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 1671 ACKERLY DRIVE, FORNEY, TX 75126

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

**Current Mortgagee:** Idaho Housing and Finance Association  
**Mortgage Servicer:** Idaho Housing and Finance Association  
**Current Beneficiary:** Idaho Housing and Finance Association  
**Mortgage Servicer Address:** 565 W. Myrtle, Boise, ID 83702

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of February, 2026  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 DEC 30 PM 2:50  
LAURA A. HUGHES  
COUNTY CLERK  
BY: \_\_\_\_\_  
DEPUTY

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Substitute Trustee(s):** Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 350, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

**Certificate of Posting**

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 12/30/05 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

**Exhibit "A"**

LOT 27, BLOCK D, OF TRAVIS RANCH PHASE 2J, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 3, SLEEVE 715, PLAT RECORDS, KAUFMAN COUNTY, TEXAS

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

## 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 403, WINNERS CIRCLE PHASE FOUR, AN ADDITION TO THE TOWN OF TALTY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 2, ENVELOPE 661, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 07/22/2015 and recorded in Book 4836 Page 88 Document 2015-0013772 real property records of Kaufman County, Texas.

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

Date: 02/03/2026

Time: 10:00 AM


Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 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 JARROD AUSBORNE AND MISTY HURSE, provides that it secures the payment of the indebtedness in the original principal amount of \$396,150.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Everett Financial Inc., DBA Supreme Lending is the current mortgagee of the note and deed of trust and SUPREME LENDING is mortgage servicer. A servicing agreement between the mortgagee, whose address is Everett Financial Inc., DBA Supreme Lending c/o SUPREME LENDING, 14801 Quorum Drive, Suite 300, Dallas, TX 75254 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

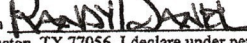
6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, 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  
Chelsca Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Karia Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

For additional sale information visit: [www.auction.com](http://www.auction.com) or (800) 280-2832

### Certificate of Posting

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 12/30/25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

BY:   
LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

2025 DEC 30 PM 2:49

FILED FOR RECORD  
KAUFMAN CO. TEXAS

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 11/18/2016	<b>Grantor(s)/Mortgagor(s):</b> JOHN L. WESTBROOK AND LINDA C. WESTBROOK, HUSBAND AND WIFE
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR CITIBANK, N.A.. ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> CitiMortgage, Inc.
<b>Recorded in:</b> <b>Volume:</b> 5200 <b>Page:</b> 339 <b>Instrument No:</b> 2016-0024002	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> Cenlar FSB is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 425 Phillips Blvd , Ewing, NJ 08618
<b>Date of Sale:</b> 2/3/2026	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 26, HOMEPLACE ESTATES FINAL PLAT, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 427, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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 beneficiary therein

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 begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

**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.**

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.**

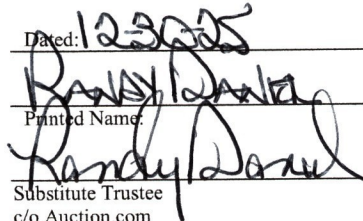
Dated: 12/22/2025




Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Cenlar FSB

Dated: 12/30/25

Printed Name:



Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
<https://sales.mccarthyholthus.com/>

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 DEC 30 PM 2:50  
LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

**MH File Number:** TX-25-111317-POS  
**Loan Type:** Conventional Residential

2026 JAN -7 AM 9: 33

LAURA A. HUGHES  
COUNTY CLERK

BY:

LF  
DEPUTY

### Notice of Foreclosure Sale

January 6, 2026

DEED OF TRUST ("Deed of Trust"):

Dated: October 6, 2023

Grantor: SILVIO SARMIENTO and JUDITH M. QUINTANA

Trustee: GIL J. ALTOM, JR.

Lender: BURNIS HODGES

Recorded in: V. 8260 P. 161 of the real property records of Kaufman County, Texas

Legal Description: see attached Exhibit "A" incorporated herein

Secures: Promissory Note ("Note") in the original principal amount of \$76,226.20, executed by SILVIO SARMIENTO ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, February 3, 2026

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 p.m. and not later than three hours thereafter.

Place: the front steps of the Kaufman County Justice Center at 1902 E. U.S. Hwy 175 Kaufman, Texas 75142 or as designated by the Kaufman County Commissioners Court.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that BURNIS HODGES's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, BURNIS HODGES, the owner and holder of the Note, has requested Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of BURNIS HODGES's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with BURNIS HODGES's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If BURNIS HODGES passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by BURNIS HODGES. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "**AS IS,**" **without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust.** Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Trustee.

**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.**

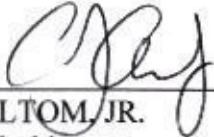
  
\_\_\_\_\_  
GIL J. ALTOM, JR.  
706 S. Washington  
Kaufman, TX 75142  
Telephone (972) 962-8300  
Telecopier (972) 932-2169

EXHIBIT "A"

Legal Description

All that certain tract or parcel of land in the W. E. SULLIVAN SURVEY, A-490, Kaufman County, Texas, and being a part of that 144.697 acre tract as conveyed from Harvey D. Lynch and Nancy T. Lynch to Russ Parsons, as recorded in Volume 1200, Page 339, of the Deed Records of Kaufman County, Texas, and being more particularly described as follows;

COMMENCING at the north corner of said tract, said point being at the intersection of the centerline of County Road no. 234 and the southwest R.O.W. line of State Highway 205, a 1/2 iron rod found for witness bears South 43 deg. 17 min. 31 sec. East, 17.50 feet;

THENCE South 44 deg. 50 min. 13 sec. West, along the centerline of County Road No. 234 and along the northwest line of said tract, a distance of 2388.36 feet to a point for corner and the Point of Beginning, a 1/2" iron rod set for witness bears South 45 deg. 09 min. 47 sec. East, 17.65 feet;

THENCE South 45 deg. 09 min. 47 sec. East, a distance of 599.74 feet to 1/2" iron rod set for corner;

THENCE South 44 deg. 50 min. 13 sec. West, a distance of 238.46 feet a 1/2" iron rod set for corner;

THENCE North 45 deg. 09 min. 47 sec. West, a distance of 599.74 feet to a point in the centerline of County Road No. 234, a 1/2" iron rod set for witness bears South 45 deg. 09 min. 47 sec. East, 17.67 feet.

THENCE North 44 deg. 50 min. 13 sec. East, along the centerline of County Road 234 and along the northwest line of said tract, a distance of 238.46 feet to the POINT OF BEGINNING and containing 3.283 acres of land.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2026 JAN -8 AM 8:17

LAURA A. HUGHES  
COUNTY CLERK

DEPUTY

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

RBT

T.S. #: 2025-20062-TX

**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.**

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

Date: 2/3/2026  
Time: The earliest time the sale will begin is 10:00 AM, or within three (3) hours after that time.  
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE  
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

**Property To Be Sold** - The property to be sold is described as follows:

LOT 1, BLOCK "G", TRAVIS RANCH SOUTH MESQUITE, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 2020-0028889 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, AND IN CABINET 3, ENVELOPE 645 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Commonly known as: 1130 OLD OAKS DR MESQUITE, TX 75126

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 6/9/2023 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 6/12/2023 under County Clerk's File No 2023-0016134, in Book 8117 and Page 270 of the Real Property Records of Kaufman County, Texas.

Grantor(s):	NORMAN ROSS AND SHELIA A. TAYLOR, HUSBAND AND WIFE
Original Trustee:	Angela R Hernandez
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

T.S. #: 2025-20062-TX

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 referenced property securing the above referenced loan.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$299,990.00, executed by NORMAN ROSS AND SHELIA A. TAYLOR, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

**Freedom Mortgage Corporation**  
11988 EXIT 5 PKWY BLDG 4  
FISHERS IN 46037-7939  
Phone: (855) 690-5900

T.S. #: 2025-20062-TX

**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

Dated: 01/08/2026

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC

*Donna Stodeman*

---

c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2026 JAN -8 AM 8:17

LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

223  
T.S. #: 2025-14261-TX

**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.**

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

Date: 2/3/2026  
Time: The earliest time the sale will begin is 10:00 AM , or within three (3) hours after that time.  
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE

Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

**Property To Be Sold** - The property to be sold is described as follows:

Lot 20, Block N, of TRAVIS RANCH PHASE 2K, a subdivision in Kaufman County, Texas, according to the map or plat thereof as recorded in Cabinet 4, Sleeve 78, Plat Records, Kaufman County, Texas.

Commonly known as: 2109 BERMAN DRIVE FORNEY, TX 75126

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 5/18/2023 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 5/22/2023 under County Clerk's File No 2023-0013843, in Book 8090 and Page 578 of the Real Property Records of Kaufman County, Texas.

<b>Grantor(s):</b>	EDWARD FIELDS, SINGLE MAN
<b>Original Trustee:</b>	MALCOLM D. GIBSON
<b>Substitute Trustee:</b>	Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC
<b>Original Mortgagee:</b>	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for GOLD STAR MORTGAGE FINANCIAL GROUP, CORPORATION, its successors and assigns
<b>Current Mortgagee:</b>	Freedom Mortgage Corporation
<b>Mortgage Servicer:</b>	Freedom Mortgage Corporation

T.S. #: 2025-14261-TX

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 referenced property securing the above referenced loan.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$306,439.00, executed by EDWARD FIELDS, SINGLE MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for GOLD STAR MORTGAGE FINANCIAL GROUP, CORPORATION, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

**Freedom Mortgage Corporation**  
11988 EXIT 5 PKWY BLDG 4  
FISHERS IN 46037-7939  
Phone: (855) 690-5900

**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

T.S. #: 2025-14261-TX

Dated: 01/08/2026

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC

*Donna Stockman*

---

c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648



**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.**

SIGNED: January 8, 2026.

**WINNERS CIRCLE HOMEOWNERS  
ASSOCIATION, INC.**

By: *Kristen Pierce*  
Kristen Pierce  
Its: Attorney

STATE OF TEXAS           §  
  §  
COUNTY OF DALLAS   §

BEFORE ME, the undersigned Notary Public on this day personally appeared Kristen Pierce, Attorney for Winners Circle Homeowners Association, Inc., known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, on January 8, 2026.



*Brenda Schlueter*  
Notary Public, State of Texas

**AFTER RECORDING, PLEASE RETURN TO:**

**Judd A. Austin, Jr., Judd A. Austin, III, Vinay B. Patel,  
Kristen Pierce, Parrish S. Nicholls, and Claudia Zissman-Monzon  
Henry Oddo Austin & Fletcher, P.C.  
1717 Main Street, Suite 4600  
Dallas, Texas 75201**

**EXHIBIT "A"**

**Lot 208, WINNERS CIRCLE, an Addition to Kaufman County, Texas, according to the Plat recorded in Cabinet 2, Envelope 143, Plat Records of Kaufman County, Texas, as ratified by Instrument recorded in Volume 1232, Page 829, Official Public Records of Kaufman County, Texas (the "Property").**

**NOTICE OF ASSESSMENT LIEN SALE**

FILED FOR RECORD  
KAUFMAN CO. TEXAS

STATE OF TEXAS                   §  
  §  
COUNTY OF KAUFMAN           §

2026 JAN -8 PM 12:21

LAURA A. HUGHES  
COUNTY CLERK

BY: MTT

**WHEREAS**, the property herein described is subject to the Declaration of Covenants, Conditions and Restrictions for Lakeside at Heath Property Owners Association, Inc. filed on March 31, 2015 as Doc. No. 2015-0005423 of the Official Public Records of Kaufman County, Texas (including any amendments thereof or supplements thereto is hereinafter referred to, collectively, as the "*Declaration*"). The Declaration provides for the payment of assessments secured by a lien on the Lot of the non-paying owner.

**WHEREAS**, Lakeside at Heath Homeowner's Association, Inc. on May 27, 2022, July 20, 2022, September 23, 2022, July 14, 2023, and March 20, 2024, sent notice of default in payment of assessments to **DANIEL HOWARD, a married man**, being the reputed owner or current owner of said real property; and

**WHEREAS**, the said **DANIEL HOWARD, a married man**, has continued to default in the payment of their indebtedness to Lakeside at Heath Homeowner's Association, Inc. and the same is now wholly due, and Lakeside at Heath Homeowner's Association, Inc., acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owner to Lakeside at Heath Homeowner's Association, Inc.

**NOW, THEREFORE**, notice is hereby given that on Tuesday, the 3rd day of February, 2026, between 10:00 a.m. and 4:00 p.m., Lakeside at Heath Homeowner's Association, Inc. will sell the herein described real estate (including any improvements thereon) at public auction at the front steps of the Kaufman County Justice Center, 1902 E. US Highway 175, Kaufman, Kaufman County, Texas, or as designated by the Kaufman County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 10:00 a.m., and the sale will take place not later than three (3) hours thereafter.

Said real estate is particularly described on Exhibit A attached hereto which is incorporated herein by reference for all purposes.

**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.**

SIGNED: January 8, 2026.

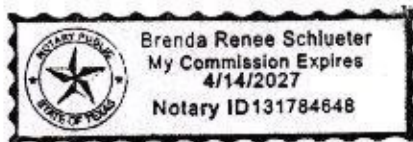
LAKESIDE AT HEATH  
HOMEOWNER'S ASSOCIATION, INC.

By: *Kristen Pierce*  
Kristen Pierce  
Its: Attorney

STATE OF TEXAS       §  
                                  §  
COUNTY OF DALLAS   §

BEFORE ME, the undersigned Notary Public on this day personally appeared Kristen Pierce, Attorney for Lakeside at Heath Homeowner's Association, Inc., known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, on January 8, 2026.



*Brenda Schlueter*  
Notary Public, State of Texas

**AFTER RECORDING, PLEASE RETURN TO:**

**Judd A. Austin, Jr., Judd A. Austin, III, Vinay B. Patel,  
Kristen Pierce, Parrish S. Nicholls, and Claudia Zissman-Monzon  
Henry Oddo Austin & Fletcher, P.C.  
1717 Main Street, Suite 4600  
Dallas, Texas 75201**

**EXHIBIT "A"**

**Lot 29, Block M, of TRAVIS RANCH PHASE 3C, HEATH, a subdivision in Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Envelope 566 of the Plat Records of Kaufman County, Texas and under Clerk's Document No. 2020-0002101 of the Official Public Records of Kaufman County, Texas, (the "Property").**

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2026 JAN -8 PM 1:23

2264 TORCH LAKE DR  
FORNEY, TX 75126

LAURA A. HUGHES  
COUNTY CLERK

00000010478238

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

BY: LF  
DEPUTY

**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.**

1. **Date, Time, and Place of Sale.**

Date: February 03, 2026

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated August 30, 2018 and recorded in Document CLERK'S FILE NO. 2018-0022120; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 2022-0018634 real property records of KAUFMAN County, Texas, with CARLOS A AVILA GONZALEZ, AN UNMARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by CARLOS A AVILA GONZALEZ, AN UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of \$208,149.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** 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 lien securing the Property referenced above. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD  
STE 110  
OKLAHOMA CITY, OK 73118-6077



**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 undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 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 beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 1-8-26 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle

Date: 1-8-26

2264 TORCH LAKE DR  
FORNEY, TX 75126

00000010478238

00000010478238

KAUFMAN

**EXHIBIT "A"**

LOT 3, BLOCK "FF", OF TRAVIS RANCH PHASE 2C, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER COUNTY CLERK'S FILE NO. 2017-0009358, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS AND IN CABINET 3, ENVELOPE 332 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

4006 GABI AVENUE  
HEARTLAND, TX 75126

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2026 JAN -8 PM 1:23

LAURA A. HUGHES  
COUNTY CLERK

00000010636652

BY: LF  
DEPUTY

**NOTICE OF [SUBSTITUTE] TRUSTEE'S 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 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.**

**1. Date, Time, and Place of Sale.**

Date: February 03, 2026

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

**2. Terms of Sale.** Cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated May 18, 2015 and recorded in Document INSTRUMENT NO. 2015-0009136; AS AFFECTED BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO. 2018-0023872 real property records of KAUFMAN County, Texas, with URALISA MILLS, A SINGLE PERSON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by URALISA MILLS, A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$190,486.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

**6. Mortgage Servicer Information.** 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 lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD.  
FORT MILL, SC 29715



**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 undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 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 beneficiary therein.

*Is Saucedo*

Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 1-8-26 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle  
Date: 1-8-26

4006 GABI AVENUE  
HEARTLAND, TX 75126

00000010636652

00000010636652

KAUFMAN

**EXHIBIT "A"**

LOT 16, BLOCK 28, HEARTLAND TRACT A PHASE 3A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 37, MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2026 JAN -8 PM 1:24

LAURA A. HUGHES  
COUNTY CLERK

00000010587251

1011 BAINBRIDGE LN  
FORNEY, TX 75126

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

BY: LF  
DEPUTY

**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.**

1. **Date, Time, and Place of Sale.**

Date: February 03, 2026

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 03, 2022 and recorded in Document INSTRUMENT NO. 2022-0038343 real property records of KAUFMAN County, Texas, with ROBERT J BRICKER, A SINGLE PERSON, grantor(s) and WELLS FARGO BANK, N.A., mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by ROBERT J BRICKER, A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$210,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

6. **Mortgage Servicer Information.** 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 lien securing the Property referenced above. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD.  
FORT MILL, SC 29715



**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 undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 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 beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 1-8-26 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle  
Date: 1-8-26

1011 BAINBRIDGE LN  
FORNEY, TX 75126

00000010587251

00000010587251

KAUFMAN

**EXHIBIT "A"**

LOT 8, BLOCK L, WINDMILL FARMS, PHASE 1A, 1B, 1C, AND ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 213, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

102 DEBRA STREET  
KAUFMAN, TX 75142

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2026 JAN -8 PM 1:25

00000010522365

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

**NOTICE OF [SUBSTITUTE] TRUSTEE'S 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 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.**

**1. Date, Time, and Place of Sale.**

Date: February 03, 2026

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

**2. Terms of Sale.** Cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated March 08, 2022 and recorded in Document CLERK'S FILE NO. 2022-0009605 real property records of KAUFMAN County, Texas, with JOSE CANDELARIO MARTINEZ AND MICHELLE MARIE MARTINEZ, HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by JOSE CANDELARIO MARTINEZ AND MICHELLE MARIE MARTINEZ, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$142,500.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. NATIONSTAR MORTGAGE LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

**6. Mortgage Servicer Information.** 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 lien securing the Property referenced above. NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER  
8950 CYPRESS WATERS BLVD.  
COPPELL, TX 75019



**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 undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 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 beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 1-8-26 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle  
Date: 1-8-26

**EXHIBIT "A"**

BEING A TRACT OF LAND SITUATED IN THE J.B. COLE SURVEY, ABSTRACT NO. 84, KAUFMAN COUNTY, TEXAS, SAME BEING THAT TRACT OF LAND CONVEYED TO WILLIAM GARY PITTMON, BY DEED RECORDED IN VOLUME 2291, PAGE 190, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD FOUND FOR CORNER, SAID CORNER BEING THE WEST CORNER OF THAT TRACT OF LAND CONVEYED TO MARIANNE WALKER, BY DEED RECORDED IN INSTRUMENT NO. 2006- 00030083, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, AND LYING ALONG THE NORTHEAST LINE OF DEBRA STREET (PUBLIC RIGHT-OF-WAY);

THENCE NORTH 45 DEGREES 52 MINUTES 59 SECONDS WEST, ALONG SAID NORTHEAST LINE OF DEBRA STREET, A DISTANCE OF 67.00 FEET TO A 3/8 INCH IRON ROD FOUND FOR CORNER, SAID CORNER LYING ALONG THE SOUTHEAST LINE OF WANETT JEANNISE DRINNING, A SINGLE PERSON, BY DEED RECORDED IN VOLUME 1452, PAGE 195, DEED RECORDS OF KAUFMAN COUNTY, TEXAS;

THENCE NORTH 46 DEGREES 28 MINUTES 31 SECONDS EAST, ALONG THE SOUTHEAST LINE OF SAID DRINNING TRACT, A DISTANCE OF 74.44 FEET TO A 3/8 INCH IRON ROD FOUND FOR CORNER, SAID CORNER BEING AN INSIDE "ELL" CORNER OF SAID DRINNING TRACT;

THENCE SOUTH 45 DEGREES 27 MINUTES 26 SECONDS EAST, ALONG A SOUTHWEST LINE OF SAID DRINNING TRACT, PASSING AT A DISTANCE OF 29.27 FEET TO A 1/2 INCH IRON ROD FOUND ON-LINE FOR REFERENCE, AND CONTINUING A TOTAL DISTANCE OF 61.29 FEET TO A POINT FOR CORNER, SAID CORNER LYING ALONG THE SOUTHWEST LINE OF THAT TRACT OF LAND CONVEYED TO EVODIO MORALES, BY DEED RECORDED IN INSTRUMENT NO. 2009-00000983, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING THE NORTH CORNER OF SAID WALKER TRACT, FROM WHICH A FENCE POST FOUND BEARS NORTH 58 DEGREES 15 MINUTES 21 SECONDS WEST, A DISTANCE OF 0.54 FEET FOR WITNESS;

THENCE SOUTH 42 DEGREES 04 MINUTES 01 SECONDS WEST, ALONG THE NORTHWEST LINE SAID WALKER TRACT, A DISTANCE OF 73.97 FEET TO THE POINT OF BEGINNING AND CONTAINING 4,756 SQUARE FEET OR 0.11 ACRES OF LAND.

**Notice of Foreclosure Sale  
And Appointment of Substitute Trustee**

**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, include active military duty 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.**

**Date:** January 8, 2026

**Borrower:** A-Affordable Boat & RV Storage-Forney, LLC a Texas Limited Liability Company

**Borrower's Address:**

725 HWY 287 N, Suite 503  
Mansfield, TX 76063

8040 Rendon Bloodworth Rd.  
Mansfield TX 76063

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2026 JAN -9 AM 11:30  
LAURA A. HERRICK  
COUNTY CLERK  
BY: 

**Original Mortgagee:** FirstBank Southwest, a Texas state bank

**Mortgagee:** PMM Financial, LLC a Texas Limited Liability Company by virtue of a Transfer of Lien and assignment of Loan Documents dated December 30, 2025 executed by FirstBank Southwest, a Texas state bank and recorded in the Kaufman County Real Property Records under instrument #2025-0040591.

**Original Trustee:** Will C. Miller

**Substitute Trustee:** The Farah Law Firm, PC, Juno Lazatin, Michael Farah, Raphael Johnson or Pedro Nunez.

**Address for**

**Substitute Trustee:** The 2170 Matlock Road #110 Mansfield TX 76063  
817-467-1889

**Instrument to be foreclosed:** Deed of Trust dated June 2, 2021 and recorded in the office of the County Clerk of Kaufman County under clerk's Instrument #2021-0023836 of the Real Property Records of Kaufman County Texas..

**Property to be sold:** See Exhibit A.

**Place of Sale of Property:** Front steps of the Kaufman County Justice Center located at 1902 US Highway 175, or at the area most recently designated by the Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

**Time of Sale:** The sale shall begin no earlier than 11:00 AM and no later than three hours thereafter. The sale shall be completed by no later than 4:00 PM.

**Date of Sale:** February 3, 2026

The Deed of Trust and section 51.0076 of the Texas Property Code allow Mortgagee to remove the trustee and appoint a substitute trustee. Mortgagee removes the present trustee and appoints Substitute Trustee as the trustee under the Deed of Trust. Mortgagee directs Substitute Trustee to foreclose the lien of the Deed of Trust in accordance with its terms and the laws of the state of Texas.

Because of default in the performance of the obligations of the Debtor, the (Substitute) Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by the Deed of Trust. The sale will begin at the earliest time stated above and within three hours after that time.

**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, either of The Farah Law Firm, PC, Juno Lazatin, Michael Farah, Raphael Johnson or Pedro Nunez., to act as Substitute Trustee.

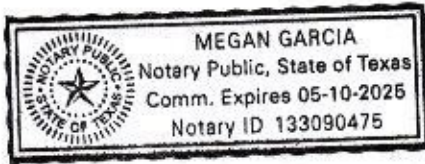
X \_\_\_\_\_  
Juno Lazatin  
2170 Matlock Road #110  
Mansfield, TX 76063  
817-467-1889  
Juno@farahlegal.com

STATE OF TEXAS

COUNTY OF Tarrant

00  
00  
00

SUBSCRIBED AND SWORN TO before me on January 8<sup>th</sup>, 2026 by Juno  
Lazatin.



Megan Garcia  
Notary Public, State of Texas

Sender of this notice, after filing to return to:

Juno Lazatin  
2170 Matlock Rd., Ste. 110  
Mansfield, TX 76063  
Tel: (817) 467-1889  
Fax: (817) 801-7831

#### EXHIBIT A

BEING a 17.696 acre tract of land situated in the SAMUEL SMITH SURVEY, ABSTRACT NO. 450, in Kaufman County, Texas, being a portion of Tract 1 a called 19.897 acre tract of land described in a deed to William S. Daum and Martha L. Daum, recorded in Volume 1279, Page 741, Deed Records, Kaufman County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 iron pipe found for the common corner of said Tract 1, an a tract of land described in a deed to Jennifer E. McClain and James C. McClain, recorded in Volume 4890, Page 102, Deed Records, Kaufman County, Texas, said point being in the south line of a tract of land described in a deed to Forney Land and Cattle Company, LLC, recorded in Volume 4990, Page 468, Deed Records, Kaufman County, Texas;

THENCE N 45°08' 15" E, along the common line of said tract 1, and said Forney Land and Cattle Company, LLC tract, a distance of 504.37 feet to a fence corner post found for the common corner of said Tract 1, and a tract of land described in a deed to Elias Rivera;

THENCE S 45°48'32" E, along the common line of said Tract 1, and said Rivera tract, passing the common corner of said Rivera tract, and a tract of land described in a deed to Javier Medina, Cesareo Medina and Margarito Medina, recorded in Volume 3686, Page 313, Deed Records, Kaufman County, Texas, passing the common corner of said Medina tract, and a tract of land described in a deed to Deceatur Bob Mitchell, recorded in Volume 1625, Page 228, Deed records, Kaufman County, Texas, passing a 3/8 inch iron rod found online at a distance of 1197.58 feet, and continuing a total distance of 1223.19 feet to a nail set for the common corner of said Tract 1 and said Mitchell tract, said point being in the centerline of Reeder Road.

THENCE S 44°39'00" W along the south easterly line of said Tract 1, and along the centerline of said Reeder Road, more or less, a distance of 347.36 feet to a nail set for corner;

THENCE S 45°21'00" W crossing said Tract 1, a distance of 277.05 feet to a 1/2 inch iron rod with plastic cap stamped "BLUESTAR SURVEYING" set for corner;

THENCE S 44°26'59" W, crossing said tract 1, a distance of 449.29 feet to a 1/2 iron rod with plastic cap stamped "BLUESTAR SURVEYING" set for corner, said point being in the common line of said Tract 1, and a tract of land described in deed to TGBTG Enterprises LUY, LP, recorded in Volume 5050, Page 574, Deed Records, Kaufman County, Texas;

THENCE N 45°45'03" W, along the common line of said Tract 1, and said TGBTG Enterprises LUY, LP, recorded in Volume 5050, Page 574, passing the common corner of said TGBTG Enterprises LUY, LP, recorded in Volume 5050, Page 574, and a tract of land described in deed to TGBTG Enterprises LUY, LP, recorded in Volume 5050, Page 468, Deed records, Kaufman County, Texas, and continuing a total distance of 680.43 feet to a 1/2 inch iron rod with cap stamped "5034" found for the common corner of said Tract 1 and said TGBTG Enterprises LUY, LP recorded in Volume 5050, Page 468 and being in the south easterly line of said McClain tract;

THENCE N 45°03'22" E, along the common line of said tract 1, and said McClain tract, a distance of  
289.84 feet to a 1/2 inch iron rod stamped "CBG" found for the common corner of said Tract 1 and said McClain tract;

THENCE N 45°53'31" W, along the common line of said Tract 1, and said McClain tract, a distance of  
273.61 feet to the POINT OF BEGINNING and containing 770,856 square feet or 17.696 acres of land more or less.

**NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S 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 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.

**DEED OF TRUST INFORMATION:**

Date: September 25, 2020  
Grantor(s): Denver L. Samples, III, unmarried man  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Southwest Stage Funding, LLC DBA Cascade Financial Services  
Original Principal: \$167,369.00  
Recording Information: Book 6623, Page 590  
Property County: Kaufman  
Property: ALL THAT CERTAIN TRACT, LOT OR PARCEL OF LAND, A PART OF THE SAMUEL MCANIER SURVEY, A-334, KAUFMAN COUNTY, TEXAS, AND ALSO BEING A PART OF THAT CERTAIN CELLED 15.00 ACRE TRACT OF LAND THAT IS DESCRIBED IN A QUITCLAIM DEED FROM JANICE MARIE RICHARDSON, EXECUTRIX FOR THE ESTATE OF WALTER EDWARD GREEN, SR. (DECEASED) TO AUROLYN SAMPLES GREEN THAT IS RECORDED UNDER INST. #2009-0021378, OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS TO WIT:

BEGINNING AT A 1 INCH IRON ROD FOUND FOR CORNER AT THE S.W.C. OF SAID CALLED 15.00 ACRES AND IN THE NORTH LINE OF HIRAM ROAD;

THENCE NORTH 01 DEGREES 24 MINUTES 00 SECONDS EAST, ALONG THE W.B.L. OF SAID CALLED 15.00 ACRES AND THE RESIDUE OF A CALLED 30.0 ACRES TO CLIFFORD M. SANTERRE (DECEMBER 1971) FOR A DISTANCE OF 290.00 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER;

THENCE NORTH 89 DEGREES 38 MINUTES 26 SECONDS EAST, ACROSS SAID CALLED 15.00 ACRES FOR A DISTANCE OF 150.00 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER;

THENCE SOUTH 01 DEGREES 24 MINUTES 00 SECONDS WEST, CONTINUING ACROSS SAID TRACT FOR A DISTANCE OF 290.00 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER IN THE S.B.L. OF SAID CALLED 15.00 ACRES AND THE NORTH LINE OF SAID HIRAM ROAD;

THENCE SOUTH 89 DEGREES 38 MINUTES 26 SECONDS WEST, ALONG THE S.B.L. OF SAID TRACT AND THE NORTH LINE OF SAID HIRAM ROAD FOR A DISTANCE OF 150.00 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.9982 ACRES, MORE OR LESS.

Property Address: 14443 Hiram Road  
Wills Point, TX 75169

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2026 JAN 12 AM 8:24

LAURA A. HUGHES  
COUNTY CLERK

BY:  DEPUTY

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: **Southwest Stage Funding, LLC dba Cascade Financial Services**  
Mortgage Servicer: **Cascade Financial Services**  
Mortgage Servicer: **2290 E. Yeager Drive**  
Address: **Suite 250**  
**Chandler, AZ 85286**

**SALE INFORMATION:**

Date of Sale: **February 3, 2026**  
Time of Sale: **10:00 AM or within three hours thereafter.**  
Place of Sale: **THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**  
Substitute Trustee: **Xome, Inc., Tejas Corporate Services, LLC or Padgett Law Group, any to act**  
Substitute Trustee: **546 Silicon Dr., Suite 103**  
Address: **Southlake, TX 76092**

**APPOINTMENT OF SUBSTITUTE TRUSTEE:**

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 undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to

the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.

3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. 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 Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.

*P Jones*

Michael J. Burns / Paige Jones/ Gabrielle A. Davis/ Ronny George

**CERTIFICATE OF POSTING**

My name is Randy Danel, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 1-12-2016, I filed at the office of the Kaufman County Clerk to be posted at the Kaufman County courthouse this notice of sale.

Declarant's Name: Randy Danel

Date: 1-12-2016

Padgett Law Group  
546 Silicon Dr., Suite 103, Southlake, TX 76092  
(850) 422-2520

**NOTICE OF FORECLOSURE SALE**

**Deed of Trust:**

Dated: January 27, 2025  
Grantor: THE SANCTUARY OF GRACE, a Texas Nonprofit Corporation  
Trustee: Matthew C. Aycock  
Lender: M.R. CAVENEE, LTD, a Texas Limited Liability Partnership, as to an undivided 54.34% interest and CJK LENDING, LLC, a Texas Limited Liability Company, as to an undivided 45.66% interest  
Loan Servicer: CONRAD PROPERTIES, LLC, a Texas Limited Liability Company  
Recorded in: Instrument No. 2025-0003238; Vol. 8843, P. 253 recorded on February 3, 2025, in the official Real Property (Deed) Records of KAUFMAN County, Texas  
Secures: Promissory Note ("Note") dated January 27, 2025, in the original principal amount of \$219,000.00, executed by Jackie T. Lewis, Authorized Signer for THE SANCTUARY OF GRACE, a Texas Nonprofit Corporation ("Borrower") and payable to the order of Lender  
Maturity Date: July 27, 2025

**Legal Description:**

ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND, PART OF THE CHARLES ASKINS SURVEY, ABSTRACT NO. 2, KAUFMAN COUNTY, TEXAS, PART OF THAT CERTAIN CALLED 71.2 ACRE TRACT SAVE AND EXCEPT 19.0 ACRES CONVEYED TO JIMMIE D. DAVIS, ET UX BY D.G. COUNCIL ON NOVEMBER 16, 1979, AND RECORDED IN VOLUME 667, PAGE 791, OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS IN THE ATTACHED EXHIBIT "A"; and more commonly known as 0 CR 151, Kaufman, Texas 75142

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2026 JAN 12 AM 8:32

LAURA A. HUGHES  
COUNTY CLERK  
BY: \_\_\_\_\_ DEPUTY

**FORECLOSURE SALE:**

Date: **Tuesday, February 3, 2026**  
Time: The sale of the Property will be held between the hours of **11:00 a.m. and 2:00 p.m.** local time; the earliest time at which the Foreclosure Sale will begin is **11:00 a.m.** and not later than three hours thereafter.  
Place: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, IS DESIGNATED AS THE APPROPRIATE SITE FOR ALL



FORECLOSURE SALES AND AUCTIONS, OR IF THE PRECEDING SITE/AREA IS NO LONGER THE DESIGNATED SITE/AREA, AT THE SITE/AREA MOST RECENTLY DESIGNATED BY THE KAUFMAN COUNTY COMMISSIONERS COURT.

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's or Loan Servicer's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

**Substitute Trustee:** Bennett M. Wyse, Ted Gambordella, Andrew Bui, ServiceLink Agency Sales and Posting, LLC, including: Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, and/or Angela Cooper.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, or its Loan Servicer, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's, or Loan Servicer's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender or Loan Servicer passes the Foreclosure Sale, then notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender, or Loan Servicer. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for

under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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

**SUBSTITUTE TRUSTEE:**



---

**Bennett M. Wyse, Substitute Trustee**

Texas State Bar No. 24008315

**PRATT AYCOCK, LTD.**

5910 N. Central Expwy, Suite 920

Dallas, Texas 75206

Office Tele: 469-807-3043

Alt. Tele: 214-473-5551

Email: [bwyse@prattaycock.com](mailto:bwyse@prattaycock.com)

**EXHIBIT "A"**

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, PART OF THE CHARLES ASKINS SURVEY, ABSTRACT NO. 2, KAUFMAN COUNTY, TEXAS, PART OF THAT CERTAIN CALLED 71.2 ACRE TRACT SAVE AND EXCEPT 19.0 ACRES CONVEYED TO JIMMIE D. DAVIS, ET UX BY D.G. COUNCIL ON NOVEMBER 16, 1979 AND RECORDED IN VOLUME 667, PAGE 791 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A 1/2" IRON ROD FOR CORNER AT THE NORTH CORNER OF THE ABOVE MENTIONED TRACT AND BEING IN THE WEST LINE OF A COUNTY ROAD;

THENCE SOUTH 19° 58' 33" EAST, WITH THE NORTHEAST LINE OF SAID TRACT AND WITH THE WEST LINE OF A COUNTY ROAD, A DISTANCE OF 702.14 FEET TO A 1/2" IRON ROD AT THE NORTH CORNER OF A CERTAIN 7.0 ACRE TRACT;

THENCE SOUTH 70° 01' 27" WEST, WITH THE NORTHWEST LINE OF SAID 7.0 ACRE TRACT, A DISTANCE OF 444.09 FEET TO THE 1/2" IRON ROD AT THE NORTHERLY WEST CORNER OF SAME;

THENCE SOUTH 16° 02' 33" WEST, WITH THE WEST LINE OF SAID 7.0 ACRE TRACT, A DISTANCE OF 834.18 FEET TO A 1/2" IRON ROD FOR CORNER;

THENCE SOUTH 48° 35' 21" EAST, A DISTANCE OF 74.75 FEET TO A 1/2" IRON ROD AT THE SOUTH CORNER OF SAID 7.0 ACRE TRACT AND BEING IN THE NORTHERLY SOUTHEAST LINE OF THE ABOVE MENTIONED 71.2 ACRE TRACT; THENCE SOUTH 41° 24' 39" WEST, A DISTANCE OF 99.60 FEET TO A 1/2" IRON ROD FOR CORNER; THENCE SOUTH 12° 07' 11" EAST, A DISTANCE OF 434.69 FEET TO A 1/2" IRON ROD AT A FENCE CORNER;

THENCE IN A SOUTHERLY DIRECTION WITH A FENCE LINE AS FOLLOWS:  
NORTH 77° 26' 05" WEST - 141.38 FEET, NORTH 87° 44' 13" WEST - 68.13 FEET,  
SOUTH 80° 31' 07" WEST - 48.87 FEET, SOUTH 68° 21' 33" WEST - 52.32 FEET,  
SOUTH 63° 21' 05" WEST - 38.22 FEET, SOUTH 54° 52' 47" WEST - 91.65 FEET,  
SOUTH 47° 27' 51" WEST - 111.85 FEET, SOUTH 39° 17' 12" WEST - 40.19 FEET,  
SOUTH 28° 19' 27" WEST - 19.16 FEET, SOUTH 17° 39' 04" WEST - 91.54 FEET,  
SOUTH 16° 07' 37" WEST - 304.37 FEET, SOUTH 14° 40' 07" WEST - 138.70 FEET,  
AND  
SOUTH 9° 49' 59" WEST - 157.37 FEET TO A 1/2" IRON ROD FOR CORNER;

THENCE SOUTH 44° 51' 14" WEST, WITH THE SOUTHERLY SOUTHEAST LINE OF THE ABOVE MENTIONED 71.2 ACRE TRACT, A DISTANCE OF 654.33 FEET TO A 1/2" IRON ROD AT THE SOUTH CORNER OF SAME;

**THENCE NORTH 50° 41' 56" WEST, A DISTANCE OF 290.13 FEET TO A 1/2" IRON ROD FOR CORNER; THENCE NORTH 41° 19' 35" EAST, A DISTANCE OF 799.83 FEET TO A 1/2" IRON ROD FOR CORNER;**

**THENCE NORTH 13° 54' 43" WEST, A DISTANCE OF 966.88 FEET TO A 1/2" IRON ROD AT THE NORTHERLY WEST CORNER OF THE ABOVE MENTIONED 71.2 ACRE TRACT LESS 19.0 ACRES;**

**THENCE NORTH 39° 02' 09" EAST, WITH THE NORTHWEST LINE OF SAID TRACT A DISTANCE OF 893.56 FEET TO A 1/2" IRON ROD FOR CORNER;**

**THENCE NORTH 38° 49' 26" EAST, CONTINUING WITH SAID NORTHWEST LINE, A DISTANCE OF 1367.65 FEET TO THE PLACE OF BEGINNING, CONTAINING 43.850 ACRES OF LAND, MORE OR LESS, ACCORDING TO A SURVEY MADE ON THE GROUND BY GARY SJERVEN, REGISTERED PUBLIC SURVEYOR NO. 1693, AND CERTIFIED TO ON MAY 8, 1984.**

**And, more commonly known as: 0 County Rd 151, Kaufman, Texas 75142.**

FILED FOR RECORD  
KAUFMAN CO TEXAS

2026 JAN 12 AM 10:13

9091 COUNTY ROAD 151  
KAUFMAN, TX 75142

LAURA A. HUGHES  
COUNTY CLERK

00000010666410

BY: LF  
DUTY

**NOTICE OF [SUBSTITUTE] TRUSTEE'S 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 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.**

**1. Date, Time, and Place of Sale.**

Date: February 03, 2026

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

**2. Terms of Sale.** Cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 22, 2022 and recorded in Document INSTRUMENT NO. 2022-0043393; AS AFFECTED BY INSTRUMENT NO. 2023-0011876 real property records of KAUFMAN County, Texas, with ANTONIO CASTELLANOS AND NAVID M. ACEVES, HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by ANTONIO CASTELLANOS AND NAVID M. ACEVES, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$401,100.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. FIRST UNITED BANK & TRUST COMPANY is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

**6. Mortgage Servicer Information.** 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 lien securing the Property referenced above. FIRST UNITED BANK AND TRUST COMPANY, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FIRST UNITED BANK AND TRUST COMPANY  
3930 DALLAS PARKWAY  
PLANO, TX 75093



**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 undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT, KATHY ARRINGTON, JACK BECKMAN, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, MICHELLE SCHWARTZ, OR JAMIE DWORSKY whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 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 beneficiary therein.



Israel Saucedo

**Certificate of Posting**

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 1-12-26 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle

Date: 1-12-26

9091 COUNTY ROAD 151  
KAUFMAN, TX 75142

00000010666410

00000010666410

KAUFMAN

**EXHIBIT "A"**

LOT 1, HUERTA ESTATES, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF  
RECORDED IN CABINET 3, ENVELOPE 700, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

H.M. Executive Homes inc., Noteholder  
August REI, LLC, Loan Servicing Company  
Ghrist Law Firm PLLC (hereinafter "Attorney")

Jose Antonio Perales  
Yolanda Elizabeth Martinez Perales  
3732 Vinecrest Dr Dallas, TX 75229

Sent via first class mail and CMRR # 9489 0178 9820 3046 6856 01 on 01.13.2026

Jose Antonio Perales  
Yolanda Elizabeth Martinez Perales  
10377 Dublin Dr W, Forney, TX 75126

Sent via first class mail and CMRR # 9489 0178 9820 3046 6856 25 on 01.13.2026

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2026 JAN 13 PM 1:14

LAURA A. HUGHES  
COUNTY CLERK  
BY: *MT*

### NOTICE OF TRUSTEE'S SALE

WHEREAS Jose Antonio Perales and Yolanda Elizabeth Martinez Perales executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Kaufman County, Texas and is recorded under Clerk's File/Instrument Number 2022-0017742, to which reference is 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, will be, or is hereby appointed Substitute Trustee in the place of the said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: Tuesday, the 3<sup>rd</sup> day of February, 2026

Time: The sale shall begin no earlier than 1:00 P.M. or no later than three hours thereafter.

Place: The foreclosure sale will be conducted at public venue in the area designated by the Kaufman County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioner's Court, the sale will be conducted at the area immediately adjacent to the location where the Notice of Trustee's Sale (this notice) was posted.

2. Property to be Sold:

LOT 74, OF SHAMROCK RIDGE PHASE 3, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN

CABINET 2, ENVELOPE 227, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

3. Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.

The senders of the notice also include those names listed below.

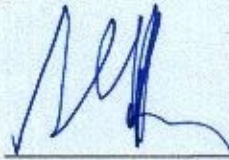
Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Bidders may be required to pay in cash immediately and without any delay. The foregoing is a bidding condition.

**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.**

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

**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.**

**NOTICE OF ACCELERATION.** If the maturity on the promissory note has not yet been accelerated, then the lender hereby accelerates the maturity date such that the remaining principal, together with all other charges, are due and owing at this time.



---

Ian Ghrist, Richard Ramsey  
Substitute Trustee(s)  
4016 Gateway Drive, Suite 130  
Colleyville, Texas 76034  
Phone: (817) 778-4136

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2026 JAN 13 PM 1:29

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

**NOTICE OF TRUSTEE'S SALE**

THE STATE OF TEXAS  
COUNTY OF KAUFMAN

NOTICE IS HEREBY GIVEN that on the first **Tuesday of February 2026**, being **February 3, 2026**, between the hours of 1:00 p.m. and 4:00 p.m., the undersigned **Substitute Trustee** will sell at public auction to the highest bidder for cash at the area designated for foreclosure sales at the **Kaufman County Courthouse, Terrell, Texas**, the property described below.

**Grantor:** Juan Ricardo Magaña  
**Original Trustee:** James F. Bowen  
**Substitute Trustee:** Loneragan Law Firm, PLLC  
**Beneficiaries:** Pedro Saavedra and Leticia Saavedra

**Deed of Trust:**

Dated August 12, 2020, recorded as Instrument No. **GF: T202053K**, Official Public Records of Kaufman County, Texas.

**Property Address:**

1000 E. High St, Terrell, TX 75160

**Legal Description:**

Being Part of Lot 1A, Block 136, Moore & Nash Addition to the City of Terrell, Kaufman County, Texas, and being further described in **Exhibit "A" attached hereto and made a part hereof.**

The sale is made to satisfy the indebtedness secured by the Deed of Trust, which has been **accelerated due to default.**

DATED this 13<sup>th</sup> day of January, 2026.

**LONERAGAN LAW FIRM, PLLC**

Substitute Trustee

By:   
Authorized Representative

EXHIBIT A

BEING PART OF LOT 1, BLOCK 136, MOORE AND NASH ADDITION, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME V, PAGE 348, DEED RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT THE 1/2 INCH IRON ROD SET WITH YELLOW CAP STAMPED RPLS 5569 FOR CORNER, THE NORTHWEST CORNER OF HEREIN DESCRIBED TRACT AND LOT 1, BLOCK 136, OF SAID ADDITION, SAID POINT BEING AT THE SOUTHEAST INTERSECTION OF N. DELLIS STREET AN 80 FOOT RIGHT-OF-WAY AND E. HIGH STREET AN 80 FT RIGHT-OF-WAY;

THENCE SOUTH 81 DEGREES 40 MINUTES 00 SECONDS EAST ALONG THE SOUTH LINE OF SAID E. HIGH STREET, A DISTANCE OF 70.83 FEET TO A 1/2 IRON ROD FOUND FOR CORNER, THE NORTHEAST CORNER OF HEREIN DESCRIBED TRACT, AND THE NORTHWEST CORNER OF A TRACT OF LAND CONVEYED TO LORI A. WRIGHT RECORDED IN VOLUME 1551, PAGE 187, DEED RECORDS, KAUFMAN COUNTY, TEXAS;

THENCE SOUTH 07 DEGREES 55 MINUTES 56 SECONDS WEST ALONG THE WEST LINE OF SAID WRIGHT TRACT A DISTANCE OF 122.77 FEET TO A 1/2 IRON ROD FOUND FOR CORNER, THE SOUTHWEST CORNER OF SAID WRIGHT TRACT AND THE SOUTHEAST CORNER OF HEREIN DESCRIBED TRACT;

THENCE NORTH 81 DEGREES 40 MINUTES 00 SECONDS WEST A DISTANCE OF 70.83 FEET TO A 1/2 IRON ROD FOUND FOR CORNER, THE SOUTHWEST CORNER OF HEREIN DESCRIBED TRACT AND THE NORTHWEST CORNER OF A TRACT OF LAND CONVEYED TO SEVERO ESPINOZA AND FLOR BLAS RECORDED IN VOLUME 3509, PAGE 436, DEED RECORDS, KAUFMAN COUNTY, TEXAS, SAID POINT BEING IN THE EAST LINE OF SAID N. DELLIS STREET;

THENCE NORTH 07 DEGREES 55 MINUTES 56 SECONDS EAST ALONG THE EAST LINE OF SAID N. DELLIS STREET, A DISTANCE OF 122.77 FEET TO THE PLACE OF BEGINNING AND CONTAINING 8,695.63 SQUARE FEET OR 0.199 ACRES OF LAND.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2026 JAN 13 PM 2:19

LAURA A. HUGHES  
COUNTY CLERK

BY: LF  
DEPUTY

**NOTICE OF ASSESSMENT LIEN SALE**

STATE OF TEXAS                    §  
  §  
COUNTY OF KAUFMAN           §

WHEREAS, on or about May 16, 2025, a Notice of Lien was filed in the Deed Records of Kaufman County, Texas, covering the real property herein described concerning default in the payment of the indebtedness owing by Markeshia R. Galbreath, the present owner of said real property, to The Villages of Fox Hollow Homeowners' Association, Inc. (the "Association"); and

WHEREAS, the said Markeshia R. Galbreath has continued to default in the payment of her indebtedness to the Association and the same is now wholly due, and the Association, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to the Association;

NOW, THEREFORE, notice is hereby given that on Tuesday, February 3, 2026, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court, Kaufman County, Texas, to the highest bidder for cash, subject to all superior liens and encumbrances of record. The earliest time at which said sale will begin will be 12:00 o'clock noon, and the sale will take place not later than three (3) hours after that time.

Said real estate is described as follows:

Lot 18, Block U, Fox Hollow - Phase 2A, an addition to the City of Forney, County of Kaufman, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Page 608, Map Records, Kaufman County, Texas (125 Conchas Drive)

WITNESS my hand this 12<sup>th</sup> day of January, 2026

THE VILLAGES OF FOX HOLLOW  
HOMEOWNERS' ASSOCIATION, INC.

By: [Signature]  
Jason B. Reed, Substitute Trustee  
Riddle & Williams, P.C.  
3811 Turtle Creek Blvd, Suite 500  
Dallas, Texas 75219

The within notice was posted by me on the \_\_\_ day of \_\_\_\_\_, 2026, at the Kaufman County Courthouse in Kaufman, Texas.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2026 JAN 13 PM 2:19

LAURA A. HUGHES  
COUNTY CLERK  
BY: LF  
DEPUTY

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS           §  
  §  
COUNTY OF KAUFMAN   §

WHEREAS, on or about July 23, 2024, a Notice of Lien was filed in the Deed Records of Kaufman County, Texas, covering the real property herein described concerning default in the payment of the indebtedness owing by Paul Waddell Hutson, the present owner of said real property, to Heath Golf & Yacht Club HOA, Inc. (the "Association"); and

WHEREAS, the said Paul Waddell Hutson has continued to default in the payment of her indebtedness to the Association and the same is now wholly due, and the Association, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to the Association;

NOW, THEREFORE, notice is hereby given that on Tuesday, February 3, 2026, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court, Kaufman County, Texas, to the highest bidder for cash, subject to all superior liens and encumbrances of record. The earliest time at which said sale will begin will be 12:00 o'clock noon, and the sale will take place not later than three (3) hours after that time.

Said real estate is described as follows:

Lot 26, Block R, of Heath Golf & Yacht Club, Phase 2, Tract 11, an addition to the City of Heath, Kaufman County, Texas, according to the Plat recorded in Cabinet 3, Slide 738, Official Public Records, Kaufman County, Texas and duly recorded under Clerk's File No. 2021-12876, Plat Records, Rockwall County, Texas (4145 Yellow Jasmine Lane)

WITNESS my hand this 30<sup>th</sup> day of December, 2025

HEATH GOLF & YACHT CLUB HOA, INC.  
By: [Signature]  
Jason R. Reed, Substitute Trustee  
Riddle & Williams, P.C.  
3811 Turtle Creek Blvd, Suite 500  
Dallas, Texas 75219

The within notice was posted by me on the \_\_\_ day of \_\_\_\_\_, 2025, at the Kaufman County Courthouse in Kaufman, Texas.

\_\_\_\_\_

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2026 JAN 13 PM 2:19

LAURA A. HUGHES  
COUNTY CLERK

BY: LF  
DEPUTY

**NOTICE OF ASSESSMENT LIEN SALE**

STATE OF TEXAS                    §  
  §  
COUNTY OF KAUFMAN           §

WHEREAS, on or about June 20, 2024, a Notice of Lien was filed in the Deed Records of Kaufman County, Texas, covering the real property herein described concerning default in the payment of the indebtedness owing by George Varghese and Mona Varghese, the present owners of said real property, to The Villages of Fox Hollow Homeowners' Association, Inc. (the "Association"); and

WHEREAS, the said George Varghese and Mona Varghese have continued to default in the payment of their indebtedness to the Association and the same is now wholly due, and the Association, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to the Association;

NOW, THEREFORE, notice is hereby given that on Tuesday, February 3, 2026, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court, Kaufman County, Texas, to the highest bidder for cash, subject to all superior liens and encumbrances of record. The earliest time at which said sale will begin will be 12:00 o'clock noon, and the sale will take place not later than three (3) hours after that time.

Said real estate is described as follows:

Lot 15, Block X, The Villages of Fox Hollow - Phase 5, an Addition to the City of Forney, Kaufman County, Texas, according to the Map or Plat recorded in Cabinet 3, Sleeve 355, Plat Records of Kaufman County, Texas (421 Anderson Lane)

WITNESS my hand this 12<sup>th</sup> day of January, 2026

THE VILLAGES OF FOX HOLLOW  
HOMEOWNERS' ASSOCIATION, INC.

By: Jason R. Reed  
Jason R. Reed, Substitute Trustee  
Riddle & Williams, P.C.  
3811 Turtle Creek Blvd, Suite 500  
Dallas, Texas 75219

The within notice was posted by me on the \_\_\_ day of \_\_\_\_\_, 2026, at the Kaufman County Courthouse in Kaufman, Texas.

**CAUSE NO. 121035-86**

**IN RE: ORDER FOR FORECLOSURE  
CONCERNING**

**421 Anderson Lane  
Forney, TX 75126**

**UNDER TEX. R. CIV. PROC. 736**

**AND GEORGE VARGHESE AND  
MONA VARGHESE**

§  
§  
§  
§  
§  
§  
§  
§

**IN THE DISTRICT COURT OF**

**KAUFMAN COUNTY, TEXAS**

**86TH JUDICIAL DISTRICT**

**ORDER FOR FORECLOSURE**

On **June 9, 2025**, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action (the "Application") was presented to the Court. **The Villages of Fox Hollow Homeowners' Association, Inc.** (the "Association"), Petitioner herein, seeks an order pursuant to Tex. R. Civ. Proc. 736 to foreclose the Association's assessment lien against 421 Anderson Lane, Forney, Texas 75126, and further described as follows:

Lot 15, Block X, The Villages of Fox Hollow - Phase 5, an Addition to the City of Forney, Kaufman County, Texas, according to the Map or Plat recorded in Cabinet 3, Sleeve 355, Plat Records of Kaufman County, Texas (421 Anderson Lane) (hereinafter the "Property").

The Court finds that the Association's Application complies with Rule 736.1 of the Tex. R. Civ. Proc. The Court further finds that Respondents did not file a response to the Application, and that Respondents were provided reasonable notice of the hearing conducted by the Court on the Application. The Court finds that the name and last known address of each respondent is as follows:

George Varghese  
421 Anderson Lane  
Forney, Texas 75126

Mona Varghese  
421 Anderson Lane  
Forney, Texas 75126

The Court further finds as follows:

1. This proceeding is brought in the county in which all or part of the real property encumbered by the lien sought to be foreclosed is located.
2. The Association is governed by the Declaration of Covenants, Conditions and Restrictions for The Villages of Fox Hollow (the "Declaration"), as corrected and supplemented from time to time.
3. The Property is subject to and governed by the Declaration.
4. By virtue of Respondents' acquisition of the Property, Respondents agreed to and became obligated by the Declaration to pay to the Association all assessments for the expense of administration, maintenance, upkeep and repair of the Community as assessed in accordance with the Declaration, as more particularly shown in Article III of the Declaration.
5. Article III, Section 3.8 of the Declaration creates an assessment lien against the Property to secure payment of assessments and other charges pursuant to Tex. R. Civ. Proc. 735.1(c) and Tex. Prop. Code 209.0092.
6. Article III, Section 3.10 of the Declaration further provides that the Association may foreclose its assessment lien by appropriate judicial or non-judicial proceedings.
7. During the period of Respondents' ownership, Respondents have been assessed maintenance fees in a non-discriminatory manner based on Respondents' ownership of the Property.

8. Article III, Section 3.10 of the Declaration and Texas Property Code 5.006 provide for recovery of attorney's fees and expenses incurred in the collection of delinquent assessments.
9. As of November 5, 2024, Respondents are 46 months in default in their obligations to the Association for a total of Three Thousand Eight Hundred and Forty-Two Dollars and Sixty Cents (\$3,842.60).
10. Respondents have been notified of the amounts due and unpaid attributed to Respondents' failure to pay the assessments and other charges by notice letter dated October 4, 2023.
11. A Notice of Lien was filed on or about June 20, 2024, at Instrument No. 2024-0018797 in the office of the County Clerk of Kaufman, Texas, and Respondents were notified of same by letter dated June 19, 2024.
12. The Association afforded Respondent thirty (30) days to cure the default pursuant to the June 19, 2024 letter, and such opportunity to cure the default has expired.
13. Prior to filing this Application, the Association performed all actions required under applicable law and the terms of the Declaration required prior to foreclosing the Association's assessment lien against the Property.

**THE COURT THEREFORE GRANTS** the Association's Application for Foreclosure under Tex. R. Civ. Proc. 736.


**IT IS THEREFORE ORDERED** that the Association may proceed with a foreclosure of its assessment lien on the Property under the terms of the Association's Declaration and Texas Property Code Section 51.002; and

**IT IS FURTHER ORDERED** that the Association shall send Respondent(s) a copy of this Order with the notice of foreclosure sale sent to Respondent(s); and

**IT IS FURTHER ORDERED** that the Association may communicate with Respondents and all third parties as may be reasonably necessary to conduct the foreclosure sale of the Property.

8/11/2025

SIGNED ON \_\_\_\_\_

  
\_\_\_\_\_  
JUDGE PRESIDING

APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2026 JAN 13 PM 2:44

LAURA A. HUGHES  
COUNTY CLERK

BY: LF  
DEPUTY

**Date:** January 9, 2026

**Substitute Trustee:** Randy Daniel or Cindy Daniel or Jim O'Bryant

**Mortgagee:** Robert Martin, as the Trustee for MMXXI TEXAS INCOME TRUST

**Mortgagee's Address:** PO Box 2750, Rowlett TX 75030

**Note:** Note dated October 3, 2024 in the amount of \$294,900.00

**Deed of Trust:**

**Date:** October 3, 2024

**Grantor:** Mayra Alejandra Galaviz

**Mortgagee:** Robert Martin, as Trustee for MMXXI Texas Income Trust

**Recording Information:** Recorded in Document No. 2024-0031094 in the official records of Kaufman County, Texas and further transferred by Assignment of Note and Liens to Robert Martin, as the Trustee for MMXXI TEXAS INCOME TRUST, Recorded in Document No. 2024-0031095 in Kaufman County, Texas.

**Property (including any improvements):** Being a Tract of land more particularly described in EXHIBIT "A" attached hereto and made a part hereof.

**County:** Kaufman

**Date of Sale:** (first Tuesday of month) February 3, 2026

**Time of Sale:** 10am-1pm

**Place of Sale:** THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

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 MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES OF AMERICA, PLEASE SEND NOTICE OF THE ACTIVE-DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

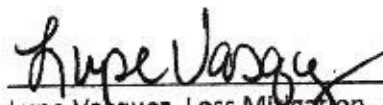
In accordance with Texas Property Code 51.0076, the undersigned agent for the mortgage servicer has named and appointed, and by those prospects does name and appoint the following as Substitute Trustee to act under and by virtue of said Deed of Trust.

Randy Daniel or Cindy Daniel or Jim O'Bryant

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 indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on February 3, 2026 between ten o'clock am and one 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 "AS IS" at the place and date specified. This sale will be conducted pursuant to Section 51.002 and Section 51.016 of the Texas Property Code.

THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

  
Lupe Vasquez, Loss Mitigation,  
SecureNet Services, LLC

CERTIFICATE OF POSTING

I declare under penalty of perjury that I filed this Notice of Foreclosure Sale at the office of the County Clerk and caused it to be posted at the location directed by the County Court.

POSTED 1-13-2026

  
NAME

AS SUBSTITUTE TRUSTEE

## EXHIBIT "A"

All that certain lot, tract or parcel of land situated within the Andrew J. Martin Survey, Abstract No. 347, Kaufman County, Texas, same being a part of that tract of land to Kaufman County Land Trust in Volume 8501, Page 263, Official Public Records of Kaufman County, Texas, and being more particularly described as follows:

BEGINNING at a "ELS" capped steel rod found for the southeasterly most corner of said Kaufman County Land Trust tract;

THENCE North 89 degrees 09 minutes 19 seconds West, with the south line of said Kaufman County Land Trust tract, passing a "ELS" capped steel rod found at 879.47 feet, in all 899.52 feet to a mag nail found for corner within County Road No. 4051;

THENCE North 00 degrees 12 minutes 11 seconds East, with the west line of said Kaufman County Land Trust tract and within County Road No. 4051, 75.00 feet to a point for corner;

THENCE South 89 degrees 09 minutes 19 seconds East, 419.00 feet to a point for corner;

THENCE North 00 degrees 12 minutes 11 seconds East, 704.39 feet to a point for corner;

THENCE South 86 degrees 29 minutes 03 seconds East, 125.55 feet to a point for corner;

THENCE North 03 degrees 14 minutes 27 seconds East, 238.49 feet to a point for corner;

THENCE South 87 degrees 19 minutes 40 seconds East, 357.56 feet to a point for corner;

THENCE South 01 degrees 03 minutes 04 seconds West, with the east line of said Kaufman County Land Trust tract, 197.80 feet to a "5244" capped steel rod found for corner,

THENCE South 01 degrees 02 minutes 41 seconds West, with the east line of said Kaufman County Land Trust tract, 802.57 feet to the POINT OF BEGINNING and containing 11.30 acres of land.

NOTE: The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the above legal description of the area or quantity of land is not a representation that such area or quantity is correct, but is made only for information and/or identification purposes and does not override Item 2 of Schedule B hereof.

For Informational Purposes Only:

Property Type: Single Family Residence

Address: 000 CR 4051 Lot 11 Kemp, TX 75143

County: Kaufman

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2026 JAN 13 PM 2:14

LAURA A. HUGHES  
COUNTY CLERK

BY: LF  
DEPUTY

CHI Apex LLC, Noteholder  
August REI, LLC, Loan Servicing Company  
Dill Law Firm, PLLC (hereinafter "Attorney")

Jociel Lopez Ramirez and Joelyn Garcia  
3117 Glazner Dr. Mesquite, TX 75126

Sent via regular mail and CMRR # 9589 0710 5270 2341 2280 41 on 01/12/2026

### NOTICE OF TRUSTEE'S SALE

WHEREAS Jociel Lopez Ramirez and Joelyn Garcia executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Kaufman County, Texas and is recorded under Clerk's File/Instrument Number 2021-0034334, and assigned to Lender under Instrument Number 2021-0035105, to which reference is 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, will be, or is hereby appointed Substitute Trustee in the place of the said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: Tuesday, the 3<sup>rd</sup> day of February 2026

Time: The sale shall begin no earlier than 10:00 AM or no later than three hours thereafter.

Place: The foreclosure sale will be conducted at public venue in the area designated by the Kaufman County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or, if no place is designated by the Commissioner's Court, the sale will be conducted at the area immediately adjacent to the location where the Notice of Trustee's Sale (this notice) was posted.

2. Property to be Sold:

LOT 32, BLOCK "F", TRAILWIND PHASE 1, AN ADDITION TO THE CITY OF MESQUITE, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 658 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND UNDER CLERK'S DOCUMENT NO. 2020-0033462 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.

3. Name and Address of Sender of Notice:

Dill Law Firm, PLLC, Sarah Dill, 3206 E Richardson Rd., Suite G, Edinburg, TX 78542.

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.

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.

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

Dill Law Firm PLLC

*Sarah Dill*

\_\_\_\_\_  
Sarah Dill, Monica Castillo, Cassandra Gonzalez,  
Patricia Lowe, Randy Daniel or Cindy Daniel or  
Jim O'Bryant  
Substitute Trustee(s)  
3206 E Richardson Rd., Suite G  
Edinburg, Texas 78542  
(956) 254-0722

2026 JAN 14 PM 5:06

LAURA A. HUGHES  
COUNTY CLERK

DEPUTY

## Notice of Trustee Sale

**Assert and protect your rights as a member of the armed forces of the 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.**

### 1. Date, Time and Place of Sale:

**Date:** Tuesday, February 03, 2026

**Time:** The sale will begin at 10:00 AM or not later than three hours after that time

**Place:** Front steps of the **Kaufman** County Texas Court House or as designated by the county Commissioner's office pursuant to Section 51.002 of the Texas Property Code as the place where Foreclosure Sales are to take place or as designated by the County Commissioners.

**2. Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable. Payment must be made in full on the date of the sale. 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 to the warrant of title, if any, provided for under the deed of trust. Any conveyance of the property is subject to all matter of record affecting the property.

**3. Instrument to be Foreclosed:** Deed of Trust executed by **Luis M. Murillo Valdez and Mayra Alejandra Retana Marrufo** and recorded on February 26, 2021 in **Document Number 20210007269**, of the real property records of Kaufman County, Texas with Luis M. Murillo Valdez and Mayra Alejandra Retana Marrufo, Grantor(s) and, Star Mobile Homes LP as Lender, located at 2537 S. FM 148, Crandall, Texas 75114, with promissory note securing payment of the indebtedness in the original principal amount of \$28,000.00 and obligation therein including but not limited to the Promissory Note ("the Note") and modifications, renewal and extensions of the Promissory Note dated January 11, 2018.

**4. Property to be sold:**

Wynchase Crossing Lot 212a (see attached survey)

**5. Limitation of Damages:** If this sale is set aside for any reason, the Purchaser shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against Lender, Trustee or Substitute Trustee.

By: 

Date 1-12-24

**Hollis Campbell, Trustee for Lender Star Mobile Homes LP**

2026 JAN 16 PM 3: 29

**APPOINTMENT OF SUBSTITUTE TRUSTEE AND  
NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

LAURA A. HUGHES  
COUNTY CLERK

DEPUTY

**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 AUTHORIZED AGENT OF THE MORTGAGE OR MORTGAGE  
SERVICEER.**

**Appointment of Substitute Trustee:**

WHEREAS, in my capacity as the attorney for the Transferee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate **Nekia Bryant or Destiny Manning** as Substitute Trustee(s), to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

**Substitute Trustee's Address:**

c/o Law Office of Nekia Bryant, PLLC, Mailing Address: 2580 W. Camp Wisdom Rd., Suite 100-145, Grand Prairie, TX 75054.

**Notice of Substitute Trustee Sale:**

WHEREAS Ezequiel Rodriguez Bedoy an unmarried person, and Elvira Alejandre Martinez, an unmarried person executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Kaufman County, Texas and is recorded under Clerk's File/Instrument Number 20230025760, to which reference is made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the Transferee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee(s) to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been, will be, or is hereby appointed Substitute Trustee(s) in the place of the said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. **Date, Place, and Time of Sale:**

Date: Tuesday, the 3rd day of February, 2026

Time: The sale shall begin no earlier than 10:00 A.M. or no later than three hours thereafter.

Place: The foreclosure sale will be conducted at public venue in the area designated by the Kaufman County Commissioner's Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place at: **the front steps of KAUFMAN COUNTY JUSTICE CENTER 1902 E US HIGHWAY 175, KAUFMAN, TX 75142.**

2. Instrument to be Foreclosed:

Deed of Trust or Contract Lien dated April 11, 2023 and recorded September 12, 2023 under Instrument No. 2023-0025760 in the Official Public Records, Kaufman County, Texas with Ezequiel Rodriguez Bedoy an unmarried person, and Elvira Alejandre Martinez, an unmarried Person, as Grantors/Borrowers and Colton Wiseman, Leo Stienberg Revocable Trust, SURCIRA, LLC, as Transferees/Lenders.

3. Obligations Secured:

Deed of Trust or Contract Lien executed by Ezequiel Rodriguez Bedoy an unmarried person, and Elvira Alejandre Martinez, an unmarried person, securing payment of the indebtedness in the original principal amount of \$172,000.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by Ezequiel Rodriguez Bedoy an unmarried person, and Elvira Alejandre Martinez, an unmarried person. Colton Wiseman, Leo Steinberg Revocable Trust, and SURCIRA are the current Transferees (the "Transferee") of the Note and Deed of Trust or Contract Lien.

4. Transferee/Lender:

Colton Wiseman, Leo Steinberg Revocable Trust, and SURCIRA, is the Transferee of the Note and Deed of Trust associated with the above referenced loan serviced by August REI, LLC. August REI, LLC. is a Texas Limited Liability Company whose address is:

August REI, LLC  
P.O. Box 496644  
Garland, TX 75049

5. Legal Description of Property to be Sold:

Being Lot 23, Block 9, Kaufman East Addition Unit No. 4, in the City of Kaufman, Kaufman County, Texas, according to the Plat of said Addition, recorded in Cabinet 1, Envelope 174, of the Plat Records of Kaufman County, Texas, and more commonly known as 526 E 9<sup>th</sup> St., Kaufman, TX 75142.

6. Terms of Sale:

The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property and the priority of the lien being foreclosed.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Transferee and/or Mortgage Servicer thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released of the public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale the rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Transferee and or/Mortgage Servicer, or its attorney(s).

The Deed of Trust permits the Transferee and/or Mortgage Servicer to postpone, withdraw, and reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

7. Name and Address of Sender of Notice:

Law Office of Nekia Bryant, PLLC, 2580 W. Camp Wisdom Rd., Grand Prairie, Texas, 75052. The senders of the notice also include those names listed below.

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.

8. Mortgage Servicer Information:

The Mortgage Servicer is authorized to represent the Transferees by virtue of a servicing agreement with the Transferees. Pursuant to the Servicing Agreement and Texas Property Code Section 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. AUGUST REI, LLC, as Mortgage Servicer is representing the current Transferee whose address is: c/o August REI, LLC P.O. Box 496644, Garland, TX 75049.

**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.**

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

**NOTICE OF ACCELERATION.** If the maturity on the promissory note has not yet been accelerated, then the lender hereby accelerates the maturity date such that the remaining principal, together with all other charges, are due and owing at this time.

Signed on the 7<sup>th</sup> day of January 20 26.

Respectfully,

LAW OFFICE OF NEKIA BRYANT, PLLC

Nekia Bryant

Nekia Bryant

*Attorney for Transferee and/or Its Mortgage Servicer*

State Bar No: 24121517

2580 W. Camp Wisdom Rd., Suite 100-145

526 E 9<sup>TH</sup> STREET, KAUFMAN, TX 75142

Grand Prairie, Texas 75052  
Phone: (682) 240-6484  
Email: [nekie@nwblawfirm.com](mailto:nekie@nwblawfirm.com)

STATE OF TEXAS §  
COUNTY OF Grayson §

This instrument was acknowledged before me on the 7<sup>th</sup> day of January,  
2026 by Nekia Bryant, a Texas Resident.



Patrick A. Cravens  
Notary Public, State of Texas

**CERTIFICATE OF POSTING**

My name is \_\_\_\_\_, and my address is \_\_\_\_\_  
I declare under the penalty of perjury that on \_\_\_\_\_, 20\_\_\_\_ I filed at the office of  
the Kaufman County Clerk and caused to be posted at the Kaufman County Courthouse (or other  
designated place) this notice of sale.

Signed: \_\_\_\_\_  
Declarant's Name: \_\_\_\_\_  
Date: \_\_\_\_\_