

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: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated September 30, 2021 and recorded under Vol. 7265, Page 49, or Clerk's File No. 2021-0042055, in the real property records of KAUFMAN County Texas, with Patrick Laverne Tate, a single man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for First Continental Mortgage, Ltd., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Patrick Laverne Tate, a single man securing payment of the indebtedness in the original principal amount of \$341,400.00 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 Patrick Laverne Tate. 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. Mr. Cooper is acting as the Mortgage Servicer for the Mortgagee. Mr. Cooper, is representing the Mortgagee, whose address is: 8950 Cypress Waters Boulevard, Coppell, TX 75019.

Legal Description:

LOT 26, BLOCK J, OF DIAMOND CREEK ESTATES PHASE 3, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET 3, ENVELOPE 612, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 06/02/2026

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.

STRICT COMPLIANCE WITH FINCEN RULES AND REGULATIONS IS REQUIRED TO PURCHASE THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER'S STRICT COMPLIANCE WITH FINCEN.

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 February 24, 2026.

/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. 44-25-01454

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 FEB 26 AM 8:45
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature]
DEPUTY

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAR 16 AM 10:08

2264 TORCH LAKE DR
FORNEY, TX 75126

LAURA A. HUGHES
COUNTY CLERK

00000010478238

BY: LF

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: June 02, 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.

Is

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 3-16-26 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: 3-16-26

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.

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 7/11/2025	Grantor(s)/Mortgagor(s): KELVIN GARNER, A MARRIED MAN AND LEJAE GARNER, A MARRIED WOMAN, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: United Wholesale Mortgage, LLC
Recorded in: Volume: 9053 Page: 136 Instrument No: 2025-0021750	Property County: KAUFMAN
Mortgage Servicer: Cenlar FSB is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 425 Phillips Blvd. Ewing, NJ 08618
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: 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: BEING LOT 1, BLOCK "D", VINTAGE MEADOWS ADDITION, PHASE 1, AN ADDITION TO THE COUNTY OF KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED UNDER CLERK'S DOCUMENT NO. 2016-0018381, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS AND IN CABINET 3, SLIDE 294, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned an 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, Auctioneer J.J.C. Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myrn 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.

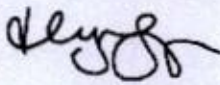
The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

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.

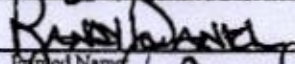
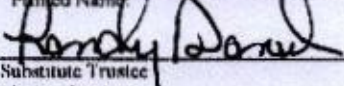
Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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(D): 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: 3/17/2026


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

Dated: 3/19/26

Printed Name: Randy Daniel

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

MH File Number: TX-26-127682-POS
Loan Type: FHA

BY:  DEPUTY
LAURA A. HUGHES
COUNTY CLERK
2026 MAR 19 AM 11:34
FILED FOR RECORD
KAUFMAN CO TEXAS

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 11/23/2022	Grantor(s)/Mortgagor(s): JOSE ARMANDO RAMIREZ AND JASMINE MARIE CASTILLA, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR LENNAR MORTGAGE, L.L.C., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: 7901 Page: 522 Instrument No: 2022-0043739	Property County: KAUFMAN
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: 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 1, IN BLOCK R, OF HIGHBRIDGE PHASE 4, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLEEVE 26, OF THE PLAT RECORDS OF 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, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, I.P., as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under their 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.

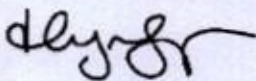
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

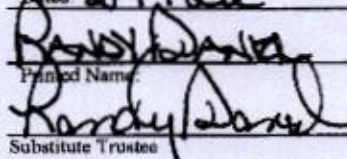
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(D): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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: 3/17/2026



Thuy Frazier, Attorney
McCarthy & Holthus, I.P.
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for PennyMac Loan Services, I.L.C.

Dated: 3-19-26



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

MH File Number: TX-25-122973-POS
Loan Type: FHA

BY:  LAURA A. HUGHES
COUNTY CLERK
2026 MAR 19 AM 11:34
FILED FOR RECORD
KAUFMAN CO TEXAS

Vylla Solutions, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 25-37186

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAR 19 AM 11:58

LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 8/30/2004, Jorge A Torres and Lori Torres, husband and wife, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Scott R. Valby, as Trustee, Universal American Mortgage Company, LLC, a Florida Limited Liability Company, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$92,872.00, payable to the order of Universal American Mortgage Company, LLC, a Florida Limited Liability Company, which Deed of Trust is Recorded on 9/29/2004 as Volume 00021444, Book 2506, Page 568, in Kaufman County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Being Lot 1, Block H of Town North Estates 5, Phase 1, Subdivision or Addition to the City of Terrell, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 522 of the Map/Plat Records of Kaufman County, Texas

Commonly known as: **1824 TRAILVIEW DR TERRELL, TX 75160**

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 **Dustin George, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Prestige Posting and Publishing, LLC, Tejas Corporate Services LLC**, or any one 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 Carrington Mortgage Services, LLC whose address is 500 N. State College Blvd., Suites 1030, 1300 & 1400, Orange, CA 92868, is acting as the mortgage servicer for **Wilmington Savings Fund Society, FSB, as trustee of Discovery Mortgage Loan Trust**, which is the mortgagee of the Note and Deed of Trust or mortgage and 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. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **6/2/2026 at 10:00 AM**, or no later than three (3) hours after such time, in Kaufman County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place 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: **THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgagees to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.



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If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

Please be advised that the trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a substitute trustee's deed will be issued for covered transfers. Subject to the payment of a processing fee. Additional information regarding these regulations and the required transferee information and certifications can be found at:

<https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and https://www.fincen.gov/rre-faqs#D_5

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.

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.

WITNESS, my hand this 3/12/2026

WITNESS, my hand this 03/19/2026

Kavonnah Dobson

By: Kavonnah Dobson, Sr. Trustee Sale Specialist
Vylla Solutions, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

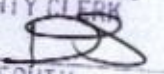
Donna Stedman

By: Substitute Trustee(s)
Dustin George, Auction.com, LLC, Agency Sales
and Posting LLC, Xome Inc., Prestige Posting and
Publishing, LLC, Tejas Corporate Services LLC
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAR 19 AM 11:58

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

Notice of Substitute Trustee Sale

PP 2936
T.S. #: 26-18019

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: **6/2/2026**
Time: The sale will begin no earlier than **10:00 AM** or no later than three hours thereafter.
The sale will be completed by no later than **1:00 PM**
Place: **Kaufman County Courthouse in KAUFMAN, Texas, at the following location:
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**

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

Lot 17, Block 10, Devonshire Village 3B1 and Village 3B2, an addition to Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Page 304, Map and/or plat records, Kaufman County, Texas.

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust is dated 7/5/2019 and is recorded in the office of the County Clerk of Kaufman County, Texas, under County Clerk's File No 2019-0016138, recorded on 7/11/2019, in Book 6069, Page 48, of the Real Property Records of Kaufman County, Texas.
Property Address: 2054 AVONDOWN RD FORNEY, TEXAS 75126

Trustor(s): **JEROME KIRKLIN AND SHASHAWNDA SMITH** Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR PLANET HOME LENDING, LLC, ITS SUCCESSORS AND ASSIGNS**

Current Beneficiary: **Planet Home Lending, LLC** Loan Servicer: **Planet Home Lending, LLC**

Current Substituted Trustees: **Auction.com, LLC, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Brandy Bacon, Jack Beckman, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Stockman Foreclosure Services Inc., Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC, Prestige Posting and Publishing LLC**

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.

T.S. #: 26-18019

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, 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. 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 beneficiary 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.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by JEROME KIRKLIN AND SHASHAWNDA SMITH, HUSBAND AND WIFE. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

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 \$276,760.00, executed by JEROME KIRKLIN AND SHASHAWNDA SMITH, HUSBAND AND WIFE, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR PLANET HOME LENDING, LLC, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JEROME KIRKLIN AND SHASHAWNDA SMITH, HUSBAND AND WIFE to JEROME KIRKLIN AND SHASHAWNDA SMITH. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary 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 and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

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

Planet Home Lending, LLC
321 Research Parkway
Meriden, Connecticut 06450-8301
(855) 884-2250

T.S. #: 26-18019

Dated: 3/19/26

Auction.com, LLC, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Brandy Bacon, Jack Beckman, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Stockman Foreclosure Services Inc., Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC, Prestige Posting and Publishing LLC,

Donna Stockman

Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732
Sale Line Information: (800) 793-6107
Website: www.auction.com

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee and/or Mortgage Servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC, or any one of them, c/o Nestor Solutions, LLC, at 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.

FILED FOR RECORD
KAUFMAN COUNTY, TEXAS
2026 APR -2 PM 3:05

1. Date, Time, and Place of Sale.

Date: 6/2/2026
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: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

2. Property To Be Sold. LOT 12, BLOCK "AE", WILDCAT RANCH PHASE 3, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 2021-0050448, CABINET 4, SLIDE 16, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Commonly known as: 3537 MILDREN BEND CRANDALL, TX 75114

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 2/15/2023 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 2/17/2023 under County Clerk's File No 2023-0004065, in Book 7980 and Page 427 in the Real Property Records of Kaufman County, Texas.

Grantor(s):	GREGORY DEREYNA AND DIANA DEREYNA, HUSBAND AND WIFE
Original Trustee:	ANGELA R HERNANDEZ
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

4. 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. Pursuant to §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. Notice Regarding Federal Reporting Requirements. Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/rre-faqs#D_5 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

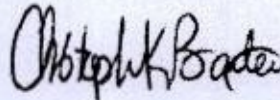
6. **Obligations Secured.** The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$316,990.00, executed by GREGORY DEREYNA AND DIANA DEREYNA, 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. Default has occurred on 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 the said indebtedness.

7. **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. **Freedom Mortgage Corporation** as Mortgage Servicer, is representing the current mortgagee, whose address is:

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

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION



By: _____

Christopher K. Baxter, Esq. SBOT 90001747
Senior Vice President
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501

Dated: 3/27/2026

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

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee and/or Mortgage Servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC, or any one of them, c/o Nestor Solutions, LLC, at 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR -2 PM 3:05

1. Date, Time, and Place of Sale.

Date: 6/2/2026
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: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

2. Property To Be Sold. LOT 53, IN BLOCK RR, OF DEVONSHIRE VILLAGE 14, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLEEVE 159, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Commonly known as: 2040 DUNDALK LANE FORNEY, TX 75126

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 4/29/2025 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 4/30/2025 under County Clerk's File No 2025-0013392, in Book 8955 and Page 490 in the Real Property Records of Kaufman County, Texas.

Grantor(s):	TERYIE NATASHA JOHNSON, AN UNMARRIED WOMAN
Original Trustee:	ALLAN B. POLUNSKY
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for HIGHLAND HOMELOANS, LLC, its successors and assigns.
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

4. 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. Pursuant to §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. Notice Regarding Federal Reporting Requirements. Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/rre-faqs#D_5 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

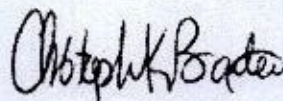
6. **Obligations Secured.** The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$452,431.00, executed by TERYIE NATASHA JOHNSON, AN UNMARRIED WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for HIGHLAND HOMELOANS, LLC, 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. Default has occurred on 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 the said indebtedness.

7. **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. **Freedom Mortgage Corporation** as Mortgage Servicer, is representing the current mortgagee, whose address is:

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

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION



By: _____

Christopher K. Baxter, Esq. SBOT 90001747
Senior Vice President
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501

Dated: 3/27/2026

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

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee and/or Mortgage Servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC, or any one of them, c/o Nestor Solutions, LLC, at 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.

FILED FOR RECORD
KAUFMAN CO TEXAS
2026 APR -2 PM 3:05

Date, Time, and Place of Sale.

Date: 6/2/2026
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: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

2. **Property To Be Sold.** LOT 5, IN BLOCK 13, OF HEARTLAND, PHASE 22, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 4, SLIDE 82, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS; TOGETHER WITH CERTIFICATE OF CORRECTION DATED 6/9/2022, FILED 6/10/2022, RECORDED IN/UNDER VOLUME 7670, PAGE 171, REAL PROPERTY RECORDS, KAUFMAN COUNTY, TEXAS.

Commonly known as: 3112 PROVIDENCE PLACE HEARTLAND, TX 75114

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 9/22/2023 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 9/26/2023 under County Clerk's File No 2023-0027099, in Book 8240 and Page 98 in the Real Property Records of Kaufman County, Texas.

Grantor(s):	Semether Yohannes and Navaneeth Angari, Wife and Husband
Original Trustee:	Black, Mann & Graham, LLP
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Lifestyle Home Lending, L.L.C., its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

4. **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. Pursuant to §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. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at

https://www.fincen.gov/rre-faqs#D_5 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

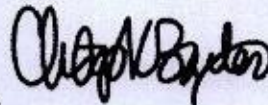
6. **Obligations Secured.** The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to: (1) the promissory note in the original principal amount of \$286,990.00, executed by Sementer Yohannes and Navaneeth Angari, Wife and Husband, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Lifestyle Home Lending, L.L.C., 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. Default has occurred on 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 the said indebtedness.

7. **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. **Freedom Mortgage Corporation** as Mortgage Servicer, is representing the current mortgagee, whose address is:

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

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION



By: _____

Christopher K. Baxter, Esq. SBOT 90001747
Senior Vice President
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501

Dated: 3/30/2026

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

Vylla Solutions, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 25-35834

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 APR -2 PM 3: 07

LAURA A. HUGHES
COUNTY CLERK

BY: _____

DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 8/22/2008, Ralph S. Dellinger, Jr. and wife, Angel M. Dellinger, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Jon Mulkin, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Compass Bank, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$113,502.00, payable to the order of Compass Bank, which Deed of Trust is Recorded on 8/29/2008 as Volume 2008-00016722, Book , Page , in Kaufman County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot 7 and the Southeast 30 feet of Lot 8, Block 6, Murphy Addition, Crandall, Kaufman County, Texas, according to the Plat of said Addition recorded in Volume 91, Page 1, Deed Records, Kaufman County, Texas.

Commonly known as: **406 COLLEGE ST CRANDALL, TX 75114**

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 **Dustin George, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Prestige Posting and Publishing, LLC, Tejas Corporate Services LLC**, or any one 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 Carrington Mortgage Services, LLC whose address is 500 N. State College Blvd., Suites 1030, 1300 & 1400, Orange, CA 92868, is acting as the mortgage servicer for **WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF QUERCUS MORTGAGE INVESTMENT TRUST**, which is the mortgagee of the Note and Deed of Trust or mortgage and 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. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **6/2/2026 at 10:00 AM**, or no later than three (3) hours after such time, in **Kaufman** County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place 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: **THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

NOTICE IS FURTHER GIVEN that , except to the extent that the Substitute Trustee may bind and obligate Mortgageors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.



4870779

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

Please be advised that the trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a substitute trustee's deed will be issued for covered transfers. The Buyer may be required to pay charges associated with the gathering and reporting of information to FinCEN. Additional information regarding these regulations and the required transferee information and certifications can be found at:

<https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and https://www.fincen.gov/rre-faqs#D_5

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.

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.

WITNESS, my hand this 4/1/2026

WITNESS, my hand this April 2, 2026

Kavonnah Dobson

By: Kavonnah Dobson, Sr. Trustee Sale Specialist
Vylla Solutions, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806


Donna Stodeman

By: Substitute Trustee(s)
Dustin George, Auction.com, LLC, Agency Sales
and Posting LLC, Xome Inc., Prestige Posting and
Publishing, LLC, Tejas Corporate Services LLC
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

25TX267-0646
1153 QUEENSDOWN WAY, FORNEY, TX 75126

FILED FOR RECORD
KAUFMAN CO TEXAS
2026 APR -2 PM 3:07

NOTICE OF FORECLOSURE SALE

LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

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

LOT 1, IN BLOCK 65, OF DEVONSHIRE VILLAGE 11, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 694, OF THE MAP OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS, CERTIFICATE OF CORRECTION FILED UNDER COUNTY CLERK'S FILE NO. 2021-0010047 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.

Security Instrument: Deed of Trust dated March 7, 2023 and recorded on March 9, 2023 as Instrument Number 2023-0006195 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: June 02, 2026, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, TX 75142, 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 ANGELA RAYSON secures the repayment of a Note dated March 7, 2023 in the amount of \$424,724.00. CARRINGTON MORTGAGE SERVICES, LLC, whose address is c/o Carrington Mortgage Services, LLC, 500 N. State College Blvd. Suites 1030, 1300 and 1400, Orange, CA 92868, is the current mortgagee of the Deed of Trust and Note and Carrington Mortgage 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.

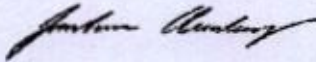


4870435

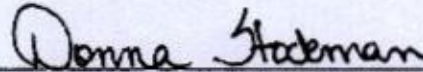
Substitute Trustee(s): Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Useilton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Tony Hulsey, Sharon Hobbs, Matt Dunn, Xome Inc. and Tejas Corporate Services, LLC, NFPDS-TX LLC, Dustin George

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.



Tromberg, Miller, Morris & Partners, PLLC
Jonathan Andring, Attorney at Law
Melissa Brown, Attorney at Law
Yuri Han, Attorney at Law
Jake Troye, Attorney at Law
6080 Tennyson Parkway Suite 100
Plano, TX 75024



Substitute Trustee(s): Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Useilton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Tony Hulsey, Sharon Hobbs, Matt Dunn, Dustin George
c/o Tromberg, Miller, Morris & Partners, PLLC
6080 Tennyson Parkway Suite 100
Plano, TX 75024

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 2 day of April, 2026, 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).

2026 APR -2 PM 3: 07

LAURA A. HUGHES
COUNTY CLERK

DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**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.**

Matter No.: 145275-TX

Date: March 25, 2026

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: JOHN CHAD ROBINSON AND MELODEE JEAN ROBINSON
HUSBAND AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
BENEFICIARY, AS NOMINEE FOR VELOCIO MORTGAGE L.L.C., ITS
SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: ROCKET MORTGAGE, LLC

DEED OF TRUST DATED 2/17/2023, RECORDING INFORMATION: Recorded on 2/27/2023, as Instrument No.
2023-0004774 in Book 7987 Page 556

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 31, BLOCK ZZ, OF GATEWAY PARKS
ADDITION, PHASE 3, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS,
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 559, MAP
AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 6/2/2026, the foreclosure sale will be conducted in
Kaufman County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas
Property Code as the place where the foreclosure sales are to take place. If no place is designated by the
Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The
trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of
the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on
any lien indebtedness superior to the Deed of Trust.

ROCKET MORTGAGE, LLC is acting as the Mortgage Servicer for LAKEVIEW LOAN SERVICING, LLC who
is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. ROCKET MORTGAGE,
LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

LAKEVIEW LOAN SERVICING, LLC
c/o ROCKET MORTGAGE, LLC
8950 Cypress Waters Blvd.
Coppell, TX 75019

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



Matter No.: 145275-TX

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

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 AUCTION.COM, LLC, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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.

By: Hollis Hamilton
Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:
ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

SUN WEST MORTGAGE COMPANY, INC. (SUW)
JONES, TERRECE
614 BERRY TRAIL, FORNEY, TX 75126

FHA 511-2582942-703-203
Firm File Number: 25-043875

NOTICE OF TRUSTEE'S SALE

WHEREAS, on July 23, 2020, TERRECE SIMONE JONES, A SINGLE WOMAN AND DEMORRIS LASHUN YOUNG, A SINGE MAN, as Grantor(s), executed a Deed of Trust conveying to ROBERT K. FOWLER, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR OCMBC, INC. in payment of a debt therein described. The Deed of Trust was filed in the real property records of KAUFMAN COUNTY, TX and is recorded under Instrument Number 2020-0021594, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, June 2, 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 said Real Estate at the County Courthouse in KAUFMAN COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

LOT 10, BLOCK E, DEERFIELD HEIGHTS, PHASE 1, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 2, PAGE 511, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.


Property Address: 614 BERRY TRAIL
FORNEY, TX 75126
Mortgage Servicer: SUN WEST MORTGAGE COMPANY, INC.
Mortgagee: SUN WEST MORTGAGE COMPANY, INC.
18303 GRIDLEY ROAD
CERRITOS, CA 90703

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

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

SUBSTITUTE TRUSTEE
Tejas Corporate Services, LLC
14800 Landmark Blvd, Suite 850
Dallas, TX 75254

WITNESS MY HAND this day March 31, 2026.

By: 
Grant Tabor
Texas Bar No. 24027905
gtabor@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823
Attorneys for Sun West Mortgage Company, Inc.

BY: 
LAURA A. HUGHES
COUNTY CLERK
KAUFMAN COUNTY, TEXAS

2026 APR -2 PM 12: 22

FILED FOR RECORD
KAUFMAN CO. TEXAS

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.

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: 06/02/2026

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: 3906 KIPLING DR, 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 03/20/2023 and recorded 03/20/2023 in Book 8016 Page 424 Document 2023-0007264, real property records of Kaufman County, Texas, with **OLUTARA KUDOJO, SINGLE WOMAN** grantor(s) and **ARK-LA-TEX FINANCIAL SERVICES, LLC, DBA BENCHMARK MORTGAGE** 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 **OLUTARA KUDOJO, SINGLE WOMAN**, securing the payment of the indebtedness in the original principal amount of **\$353,469.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **Onity Mortgage Corporation** fka **PHH Mortgage Corporation** is the current mortgagee of the note and deed of trust or contract lien.

FILED FOR RECORD
KAUFMAN COUNTY TEXAS
2026 APR -2 PM 12:22
BY: LAURA A HUGHES
COUNTY CLERK

TS No.: 2026-00376-TX
26-000211-673

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 2, BLOCK AH OF WILDCAT RANCH PHASE 3, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 2021-0050448, CABINET 4, SLIDE 16, 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. **Onity Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O Onity Mortgage Corporation

PO BOX 24605

West Palm Beach, FL 33416-4605

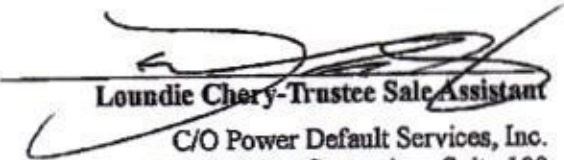
Phone: 877-744-2506

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: March 31, 2026


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 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 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 4-2-26 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.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR -9 AM 8:39

NOTICE OF TRUSTEE'S SALE

LAURA A. HUGHES
COUNTY CLERK



DEED OF TRUST INFORMATION:

Grantor(s)	Gerry L. McAninch	Deed of Trust Date	November 7, 2008
Original Mortgagee	Reliance Mortgage Company	Original Principal	\$247,500.00
Recording Information	Instrument #: 2008-00022172 Book #: 3499 Page #: 353 in Kaufman County, Texas	Original Trustee	Gary J. Sommerfelt
Property Address	1200 Hampton Drive, Forney, TX 75126	Property County	Kaufman

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Onity Mortgage Corporation f/k/a PHH Mortgage Corporation	Mortgage Servicer	Onity Mortgage Corporation f/k/a PHH Mortgage Corporation
Current Beneficiary	Onity Mortgage Corporation f/k/a PHH Mortgage Corporation	Mortgage Servicer Address	1661 Worthington Road, Suite 100, West Palm Beach, FL 33409

SALE INFORMATION:

Date of Sale	06/02/2026
Time of Sale	10:00 AM or no later than 3 hours thereafter
Place of Sale	The front steps of the Kaufman County Justice Center located at 1902 US Highway 175 in Kaufman County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Kaufman County Commissioner's Court.
Substitute Trustees	Randy Daniel or Cindy Daniel or Jim O'Bryant, Taherzadeh, PLLC, Auction.com, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:
LOT 32, BLOCK Y, WINDMILL FARMS, PHASE 1A, 1B & 1C, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OF PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 213, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's 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 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 other 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 from the lien of 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 Beneficiary 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 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. Purchasers will

NOTICE OF TRUSTEE'S SALE

buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to 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.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, 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 refilled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

The U.S. Financial Crimes Enforcement Network (FinCEN) has implemented a new Anti-Money Laundering Rule (the "Rule"), found at 89 FR 70258 and 31 CFR 1031.320. The Rule applies to certain non-financed residential real estate sale transactions (including nonjudicial foreclosures) where the transfer is to a legal entity or trust. More information regarding the Rule can be found at:

<https://www.fincen.gov/rre>

You are encouraged to consult with your own independent legal counsel if you have questions about how the Rule affects your transactions.

If the property being purchased is residential real property and the Purchaser is a legal entity or trust, then the sale is conditional and contingent upon the Purchaser, **WITHIN SEVEN (7) DAYS OF THE DATE OF THE FORECLOSURE SALE ("Deadline")** providing the required information for reporting under the Rule to the law firm that was handling the foreclosure on behalf of the mortgagee or mortgage servicer. The specific information you will be required to produce can be found at:

<https://bsaeifiling-sandbox.fincen.gov/forms/RERX.pdf>

Purchaser hereby agrees that the Reporting Person has the SOLE RIGHT to use its reasonable discretion to determine if the Purchaser has complied with the conditions of sale regarding the Rule.

THE PURCHASER HEREBY AGREES THAT THE PURCHASER IS SOLELY RESPONSIBLE FOR ANY PENALTIES ASSESSED AND/OR INCURRED FOR INCOMPLETE AND/OR INACCURATE INFORMATION PROVIDED BY PURCHASER.

THE PURCHASER HEREBY AGREES TO INDEMNIFY THE REPORTING PERSON FOR ANY PENALTIES CHARGED DUE TO THE INACCURACY OF THE REQUIRED INFORMATION OF THE PURCHASER UNDER THE RULE.

Time is of the essence to ensure compliance with the Rule. **IF THE REQUIRED INFORMATION IS NOT FULLY AND COMPLETELY PROVIDED BY THE PURCHASER TO THE REPORTING PERSON, BY THE DEADLINE, THE FORECLOSURE SALE WILL BE RESCINDED PURSUANT TO TEXAS PROPERTY CODE SECTION 51.016.** You are advised to contact the law firm that handled the foreclosure as soon as possible in order to determine the best way to provide the necessary forms and information needed to comply with the Rule.

If you are unsure if you can comply with the conditions of sale, including but not limited to the timelines as provided therein, then **DO NOT BID.** If the sale must be rescinded pursuant to the conditions stated herein, Purchaser hereby agrees that the SOLE and ABSOLUTE remedy for the Purchaser due to the rescission of the foreclosure sale because of the Rule will be the return of the consideration/purchase price paid, MINUS THE REASONABLE AND NECESSARY FEES AND COSTS INCURRED BY THE LAW FIRM FOR RESCINDING THE SALE AND RE-FORECLOSURE OF THE PROPERTY.

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

NOTICE OF TRUSTEE'S SALE

armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

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.

Dated April 3, 2026.

/s/ Selim H. Taherzadeh
Selim H. Taherzadeh

TAHERZADEH, PLLC
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001
Foreclosure@taherzlaw.com
P: (469) 729-6800 F: (469) 828-2772

Return to: Taherzadeh, PLLC
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001

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: May 20, 2022
Grantor(s): Timothy Mason Caldwell, single man
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Colonial National Mortgage, a division of Colonial Savings, F.A.
Original Principal: \$248,800.00
Recording Information: 2022-0020062
Property County: Kaufman
Property: Lot 58, Block J, of Travis Ranch, Phase 3A, an Addition to Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 2, Envelope 613, of the Plat Records of Kaufman County, Texas.
Property Address: 1016 Camp Verde 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: SELENE FINANCE, LP
Mortgage Servicer: Selene Finance LP
Mortgage Servicer Address: 3501 Olympus Boulevard
5th Floor, Suite 500
Dallas, TX 75019

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR -9 AM 9:16
LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

SALE INFORMATION:

Date of Sale: June 2, 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. *The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof.*
4. 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.
5. 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.
6. 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 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 04/09/26, 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: 04/09/26

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

WITNESS MY HAND this 9 day of April 2026

Donna Stockman

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee and/or Mortgage Servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC, or any one of them, c/o Nestor Solutions, LLC, at 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.

FILED FOR RECORD
KAUFMAN CO TEXAS

2026 APR -9 AM 9:17

Date, Time, and Place of Sale.

Date: 6/2/2026
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: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

2. **Property To Be Sold.** LOT 106, HARMONY ESTATES, AN ADDITION TO THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, PAGE 652, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS

Commonly known as: 905 MELODY CIRCLE KAUFMAN, TX 75142

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 9/16/2022 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 9/19/2022 under County Clerk's File No 2022-0035615, in Book 7814 and Page 33 in the Real Property Records of Kaufman County, Texas.

Grantor(s):	CHRISTIE RAWSON AND MICHAEL RAWSON, WIFE AND HUSBAND
Original Trustee:	Thomas E. Black Jr.
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Cardinal Financial Company, Limited Partnership, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

4. **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. Pursuant to §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. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/rre-faqs#D_5 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

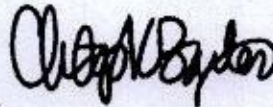
6. **Obligations Secured.** The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to: (1) the promissory note in the original principal amount of \$294,820.00, executed by CHRISTIE RAWSON AND MICHAEL RAWSON, WIFE AND HUSBAND, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Cardinal Financial Company, Limited Partnership, 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. Default has occurred on 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 the said indebtedness.

7. **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. **Freedom Mortgage Corporation** as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o Freedom Mortgage Corporation
11988 EXIT 5 PK WY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION



By: _____

Christopher K. Baxter, Esq. SBOT 90001747
Senior Vice President
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501

Dated: 4/3/2026

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

26-00697
3925 CHESAPEAKE LN, HEARTLAND, TX 75126

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR -9 AM 9:17

NOTICE OF FORECLOSURE SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE
BY: LAURA A. HUGHES
COUNTY CLERK
DEPUTY

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

Lot 31, in Block 25, of HEARTLAND PHASE 17, an Addition to Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Sleeve 724, of the Plat Records of Kaufman County, Texas.

Security Instrument: Deed of Trust dated July 15, 2022 and recorded on July 19, 2022 at Book 7726 and Page 479 Instrument Number 2022-0027748 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: **June 2, 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 LUBERTHA SHA'MONICA TAYLOR AND PHILLIP DWAYNE TAYLOR secures the repayment of a Note dated July 15, 2022 in the amount of \$394,718.00. 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.



/s/Corey Lewis

Corey Lewis, Attorney at Law
Texas Bar No. 24134172
txsalesteam@decubaslewis.com
De Cubas & Lewis, P.C.

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

Phone: (954) 453-0365

Fax: (469) 518-4972

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, Leslie Shuler, 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 9 day of
April, 2026, 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

2026 APR 13 AM 9:14

LAURA A. HUGHES
COUNTY CLERK

BY: 
IDENTITY

21472
T.S. # 2026-22929-TX

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC, or any one of them, c/o Nestor Solutions, LLC, 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

1. Date, Time, and Place of Sale.

Date: 6/2/2026
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: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

2. Property To Be Sold. LOT 12, BLOCK "D", TRAVIS RANCH GOVERNOR'S LOTS, NO. 1, A SUBDIVISION IN THE CITY OF DALLAS, E.T.J., KAUFMAN COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLEEVE 152 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Commonly known as: 1302 DRAPER LN FORNEY, TX 75126

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 12/27/2023 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 1/2/2024 under County Clerk's File No 2024-0000041, in Book 8340 and Page 159 in the Real Property Records of Kaufman County, Texas.

Grantor(s):	NGOC HAN STEPHANIE NGUYEN AND RICKEY KELLER JR, WIFE AND HUSBAND
Original Trustee:	Angela R Hernandez
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

4. **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. Pursuant to §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. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/rre-faqs#D_5 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

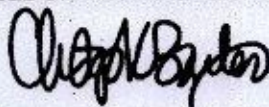
6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$284,550.00, executed by NGOC HAN STEPHANIE NGUYEN AND RICKEY KELLER JR, WIFE AND HUSBAND, 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 the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

7. **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 administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, represents the current mortgagee, whose address is:

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

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION



By:

Christopher K. Baxter
Senior Vice President
Texas Bar No. 90001747
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501

Dated: 4/7/2026

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

3004 HEREFORD DRIVE
FORNEY, TX 75126

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 APR 13 PM 2:20

00000009727694

LAURA A. HUGHES
COUNTY CLERK

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: June 02, 2026

Time: The sale will begin at 1:00 PM 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 January 29, 2021 and recorded in Document CLERK'S FILE NO. 2021-0005101 real property records of KAUFMAN County, Texas, with HANANIEL ARROCHA JOINED HEREIN PRO FORMA BY MY SPOUSE HEND M ALAJMI, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by HANANIEL ARROCHA JOINED HEREIN PRO FORMA BY MY SPOUSE HEND M ALAJMI, securing the payment of the indebtednesses in the original principal amount of \$271,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. loanDepot.com, 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. loanDepot.com, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o loanDepot.com, LLC
5465 LEGACY DRIVE
SUITE 400
PLANO, TX 75024



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 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 4-13-26 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: 4-13-26

3004 HEREFORD DRIVE
FORNEY, TX 75126

00000009727694

00000009727694

KAUFMAN

EXHIBIT "A"

LOT TWENTY-ONE (21) BLOCK "O" OF FINAL PLAT OF WINDMILL FARMS PHASE 4A, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CABINET 3, SLEEVE 513 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 APR 13 PM 2: 20

9477 HOMESTEAD LANE
FORNEY, TX 75126

0000010785095

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: June 02, 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 June 19, 2017 and recorded in Document INSTRUMENT NO. 2017-0013980; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS INSTRUMENT NO(S). 2022-0037745 & 2024-0023870 real property records of KAUFMAN County, Texas, with BRANDON HANNA AND CHARMON HANNA, 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 BRANDON HANNA AND CHARMON HANNA, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$318,986.00, 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 AND 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 4-13-26 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: 4-13-26

9477 HOMESTEAD LANE
FORNEY, TX 75126

00000010785095

00000010785095

KAUFMAN

EXHIBIT "A"

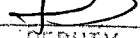
LOT 22, HOMESTEAD LANE, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF
RECORDED IN CABINET 2, ENVELOPE 159, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 APR 14 AM 8:32

RTS 1509
T.S. #: 2026-22969-TX

LAURA A. HUGHES
COUNTY CLERK

BY: 
LAURA A. HUGHES
COUNTY CLERK

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC, or any one of them, c/o Nestor Solutions, LLC, 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

1. Date, Time, and Place of Sale.

Date: 6/2/2026

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: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

2. Property To Be Sold. BEING THE SOUTHEAST 53 FEET OF LOT 9 AND THE NORTHWEST 17 FEET OF LOT 8 OF SCOTTS REVISED ADDITION OF SNOW'S SECOND ADDITION, AN ADDITION TO THE CITY OF KAUFMAN, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 66, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Commonly known as: 1608 LEE ST KAUFMAN, TX 75142

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 4/23/2012 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 5/2/2012 under County Clerk's File No 2012-0007605, in Book 4120 and Page 478 in the Real Property Records of Kaufman County, Texas.

Grantor(s):	DONALD MENOUGH, UNMARRIED MAN
Original Trustee:	NETWORK NATIONAL TITLE, INC.
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for AMERIGROUP MORTGAGE CORPORATION A DIVISION OF MORTGAGE INVESTORS CORPORATION, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

4. **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. Pursuant to §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. **Notice Regarding Federal Reporting Requirements.** Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/rre-faqs#D_5 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$77,553.00, executed by DONALD MENOUGH, UNMARRIED MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for AMERIGROUP MORTGAGE CORPORATION A DIVISION OF MORTGAGE INVESTORS CORPORATION, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

7. **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 administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, represents the current mortgagee, whose address is:

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

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION



By: _____

Christopher K. Baxter
Senior Vice President
Texas Bar No. 90001747
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501

Dated: 4/7/2026

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

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 11/5/2021	Grantor(s)/Mortgagor(s): JARROD ANDERTON AND MEGAN ANDERTON, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY LLC, A CALIFORNIA LIMITED LIABILITY COMPANY ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Guild Mortgage Company LLC
Recorded in: Volume: 7315 Page: 64 Instrument No: 2021-0046277	Property County: KAUFMAN
Mortgage Servicer: Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 5887 Copley Drive, San Diego, CA 92111
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: 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: PLEASE SEE ATTACHED EXHIBIT "A"

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 Useton, 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.

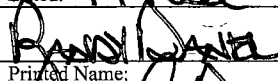
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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: 4/10/2026



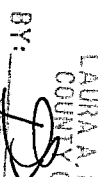
Myra Homayoun, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Guild Mortgage Company LLC

Dated: 4/10/26



Printed Name:

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

BY: 
DEPUTY
LAURA A. HUGHES
COUNTY CLERK
FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR 14 PM 1:46

MH File Number: TX-26-128233-POS
Loan Type: FHA

Exhibit "A"

Being a tract of land situated in the William W. Rayel 320 Acre Survey, Abstract No. 418, Kaufman County, Texas, and being a portion of Block 338 of the Revised Map of Terrell, Kaufman County, Texas, also known as Lot 3B, Block 338, same being that tract of land conveyed to WWP, LLC, by deed recorded in Volume 5431, Page 595, 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 set with yellow plastic cap stamped "CBG Surveying" for corner, said corner being the Northern most Southwest corner of that tract of land conveyed to Benito C. Garcia and wife, Maria Lomeli Garcia, by deed recorded in Volume 951, Page 122, Deed Records of Kaufman County, Texas, and lying along the East line of N. Catherine Street (50 foot right-of-way);

THENCE South 79 degrees 56 minutes 40 seconds East, along a South line of said Garcia tract, a distance of 145.00 feet to a 5/8 inch iron rod found for corner, said corner being an inside "ell" corner of said Garcia tract, from which a 1/2 inch iron rod found bears South 61 degrees 48 minutes 56 seconds East, a distance of 0.24 feet for witness, and another 1/2 inch iron rod found bears North 25 degrees 51 minutes 40 seconds West, a distance of 3.29 feet for witness;

THENCE South 08 degrees 19 minutes 59 seconds West, along a West line of said Garcia tract, a distance of 50.03 feet to a 1/2 inch iron rod found for corner, said corner lying along the North line of that tract of land conveyed to Melinda Diaz, by deed recorded in Volume 5592, Page 590, Deed Records of Kaufman County, Texas, from which a 1/2 inch iron rod found bears South 79 degrees 55 minutes 03 seconds East, a distance of 150.51 feet, at the Northeast corner of aforesaid Diaz tract for reference;

THENCE North 79 degrees 55 minutes 03 seconds West, along the North line of said Diaz tract, a distance of 145.00 feet to a 1/2 inch iron rod found for corner, said corner being the Northwest corner of said Diaz tract, and lying along the aforementioned East line of N. Catherine Street, from which a 1/2 inch iron rod found bears South 08 degrees 23 minutes 46 seconds West, a distance of 180.00 feet, at the Southwest corner of that tract of land conveyed to Timi Jeanne Earls and husband, Steven L. Earls, by deed recorded in Volume 6746, Page 498, Deed Records of Kaufman County, Texas for reference;

THENCE North 08 degrees 19 minutes 35 seconds East, along the East line of said N. Catherine Street, a distance of 49.96 feet to the POINT OF BEGINNING and containing 7,246 square feet or 0.17 acres of land.

2026 APR 16 AM 8:37

NOTICE OF FORECLOSURE SALE

Laura A. Hughes
County Clerk

BY: 

Property:

The Property to be sold is described as follows:

LOT 3, BLOCK T, OF GATEWAY PARKS ADDITION, PHASE 2A AND 2B, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 371, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated January 8, 2021 and recorded on January 11, 2021 Book 6779 Page 468 as Instrument Number 2021-0001285 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information:

June 02, 2026, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, TX 75142, 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 MELODY RENEE MARSHALL AND SKYRON JACKSON MARSHALL secures the repayment of a Note dated January 8, 2021 in the amount of \$337,250.00. CORNERSTONE HOME LENDING, A DIVISION OF CORNERSTONE CAPITAL BANK, SSB, whose address is c/o Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB, 1177 West Loop South Suite 700, Houston, TX 77027, is the current mortgagee of the Deed of Trust and Note and Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB 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:

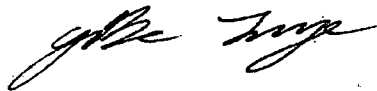
In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.



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, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Brown, Leslie Shuler, Randy Daniel, Cindy Daniel, Jim O`Bryant, Bonny Mounger, Robin Shelton, Angela Cooper, Auction.com, LLC, Dustin George

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.



Tromberg, Miller, Morris & Partners, PLLC
Jonathan Andring, Attorney at Law
Melissa Brown, Attorney at Law
Yuri Han, Attorney at Law
Jake Troye, Attorney at Law
6080 Tennyson Parkway Suite 100
Plano, TX 75024



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, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Brown, Leslie Shuler, Randy Daniel, Cindy Daniel, Jim O`Bryant, Bonny Mounger, Robin Shelton, Angela Cooper, Auction.com, LLC, Dustin George
c/o Tromberg, Miller, Morris & Partners, PLLC
6080 Tennyson Parkway Suite 100
Plano, TX 75024

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 16th day of April, 2026, 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

2026 APR 16 AM 8:37

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**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.**

Matter No.: 147026-TX

Date: April 14, 2026

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: ANDREY A. ADAMOVICH AND SVETLANA ADAMOVICH,
HUSBAND AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
BENEFICIARY, AS NOMINEE FOR NFM, INC. DBA NFM LENDING,
ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: ROCKET MORTGAGE, LLC

MORTGAGE SERVICER: ROCKET MORTGAGE, LLC

DEED OF TRUST DATED 7/21/2022, RECORDING INFORMATION: Recorded on 7/25/2022, as Instrument No. 2022-0028504 in Book 7734 Page 428, and re-recorded on 09/11/2025 as Instrument No. 2025-0028572 to correct missing notary acknowledgement.

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 31, BLOCK U, CLEMENTS RANCH, PHASE 4, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 3, PAGE 577, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 6/2/2026, the foreclosure sale will be conducted in Kaufman County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

ROCKET MORTGAGE, LLC is acting as the Mortgage Servicer for ROCKET MORTGAGE, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. ROCKET MORTGAGE, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

ROCKET MORTGAGE, LLC
8950 Cypress Waters Blvd.
Coppell, TX 75019

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



Matter No.: 147026-TX

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

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 AUCTION.COM, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 3333 Camino Del Rio South, Suite 225, San Diego, CA 92108-0935, Phone: (866) 931-0036.

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.

By: Hollis Hamilton
Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:
ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 APR 16 AM 8:38

RTS1555

T.S. #: 2025-18016-TX

LAURA A. HUGHES
COUNTY CLERK

BY: 

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE'S SALE

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, in accordance with Texas Property Code §51.0076, as attorney-in-fact for the Mortgagee or Mortgage Servicer, hereby removes the original trustee and any and all successor substitute trustees, and appoints in their stead: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC, or any one of them, c/o Nestor Solutions, LLC, 214 5th Street, Suite 205, Huntington Beach, California 92648, as Substitute Trustee, to hereafter exercise all powers and duties conferred upon the original trustee under the Deed of Trust, and further authorizes and directs the Substitute Trustee to conduct and execute the remedies provided to the beneficiary therein.

1. Date, Time, and Place of Sale.

Date: 6/2/2026

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: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court.

2. **Property To Be Sold:** LOT 18, BLOCK I, GEORGETOWN AT KINGS FORT PHASE ONE B, AN ADDITION TO THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 716, OF THE MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Commonly known as: 3822 MYRTLE WAY KAUFMAN, TX 75142

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 3/24/2023 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 3/27/2023 under County Clerk's File No 2023-0007964, in Book 8023 and Page 270 in the Real Property Records of Kaufman County, Texas.

Grantor(s):	NAOMI KATRINA ALEXANDER MILARSKI, A SINGLE WOMAN
Original Trustee:	MICHAEL BAYNES
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for LOWER, LLC DBA AMSW LENDING, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

4. 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. Pursuant to §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. Notice Regarding Federal Reporting Requirements. Please be advised that the highest bidder ("purchaser") at this trustee's sale may be required to provide information, documentation and/or certification as mandated by applicable federal law, and entity and trust purchasers should be prepared to provide beneficial ownership information as may be required by federal reporting requirements effective for transfers of residential real property to covered transferees on or after 3/1/2026. If applicable, the required information must be provided to the trustee before a trustee's deed will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.fincen.gov/rre-faqs#D_5 or <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>.

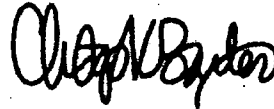
6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$490,679.00, executed by NAOMI KATRINA ALEXANDER MILARSKI, A SINGLE WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for LOWER, LLC DBA AMSW LENDING, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the Trustor(s) to the current holder of the Obligations, secured by the Deed of Trust. Default has occurred in the payment of the indebtedness, and the same is now wholly due and payable. The owner and holder of the Obligations has requested that the Substitute Trustee sell the Property to satisfy the indebtedness.

7. 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 administer any resulting foreclosure of the lien securing the Property referenced above. **Freedom Mortgage Corporation** as Mortgage Servicer, represents the current mortgagee, whose address is:

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

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.

NESTOR SOLUTIONS, LLC, as attorney-in-fact for
FREEDOM MORTGAGE CORPORATION



By: _____

Christopher K. Baxter
Senior Vice President
Texas Bar No. 90001747
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115 Fax: (888) 345-5501

Dated: 4/13/2026

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2026 APR 16 AM 10:22

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, PLACE OF SALE:

Date: Tuesday, the 2nd day of June, 2026
Time: 10:00 AM or not later than three hours after that time
Place: AT "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." in Kaufman County, Texas.

TERMS OF SALE: CERTIFIED FUNDS FOR FULL PURCHASE PRICE MUST BE PRESENTED AT THE TIME OF SALE. FinCEN data submission and certification requirements, if applicable, must be met timely by entities and trusts as defined by 89 CFR 70258. We ask for the required data or exemption to be submitted and certified to the lay firm at the time of sale and no later than one (1) business day after the sale, if applicable.

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: June 5, 2020
Grantor(s): ANTHONY W. GRAY, JR., A SINGLE PERSON
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cardinal Financial Company, Limited Partnership, its successors and assigns
Original Principal: \$124,200.00
Recording Information: Deed Inst.# 2020-0015319,
Current Mortgagee/Beneficiary: Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC
Secures: The Promissory Note (the "Note") in the original principal amount of \$124,200.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended

PROPERTY TO BE SOLD:

Property County: Kaufman
Property Description: (See Attached Exhibit "A")
Property Address: 108 McAnally Dr, Mabank, TX 75147
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged to engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC
Mortgage Servicer Address: 8950 Cypress Waters Blvd Coppell, TX 75019

File No.: 26-03609TX

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR 16 AM 10:22
BY: KARA A. HUGHES
COUNTY CLERK
OFFICE OF THE COUNTY CLERK
KAUFMAN COUNTY, TEXAS

SUBSTITUTE TRUSTEE(S):

McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

SUBSTITUTE TRUSTEE ADDRESS:

1320 Greenway Drive, Suite 780 Irving, TX 75038

ATTENTION ALL PROSPECTIVE BIDDERS: On March 1, 2026, the data collection and reporting requirements under the U.S. Financial Crimes Enforcement Network (FinCEN) new Anti-Money Laundering Rule (Rule), found at 89 FR 70258, will go into effect.* The Rule applies to certain residential real estate sale transactions, including nonjudicial foreclosures, where the transfer is to a legal entity or trust, and the source of funds is non-financed (which includes cash, certified funds, private financing, or financing provided by an institution not subject to a federal Anti-Money Laundering or Suspicious Activity Report requirement.) As part of this Rule, non-exempt purchasers are required to provide additional information and documentation about themselves, their legal entities, and the source of funds used in the reportable transaction, if applicable.* The collection of this information and documentation by our firm is required to comply with the Rule's federal reporting requirements, if applicable. To submit and certify the required information, review informative resources/guides, or to certify an exemption please visit <https://fincen.foreclosurehotline.net/>. Note that a data submission or exemption form provided by an auctioneer may not be complete, which could require further data collection by the firm. Please submit and certify the required information at the time of sale and no later than one (1) business day after the sale, if applicable. If you have questions about the Rule or its applicability to you, please seek the advice of your own independent legal counsel, as this firm cannot give you legal advice.

* The Rule is the subject of ongoing litigation in several jurisdictions. We suggest that you seek your own legal counsel if you have questions about the status of the Rule and its applicability to your sale, if any.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust, and (3) to confirmation that the successful bidder has timely provided to the firm all information required by the Rule, 89 FR 70258, if applicable.

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.

/s/ Coury Jacocks

Coury Jacocks - Bar #: 24014306

Attorney for Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC

Coury.Jacocks@mccalla.com

1320 Greenway Drive, Suite 780

Irving, TX 75038

(469) 942-7141 Office

(469) 533-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Randi Daniel whose address is 14800 Langmark Blvd. I declare

under penalty perjury that 1 I did 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.

Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

EXHIBIT "A"

Being Lot 9, McAnally Addition No. 1, an Addition in Kaufman County, Texas, according to the plat recorded in

Cabinet 1, Envelope 214, Plat Records, Kaufman County, Texas

Parcel ID: 30283

Commonly Known As: 108 McAnally Dr, Mabank, Texas 75147

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 10/24/2023	Grantor(s)/Mortgagor(s): TONY RAY MITCHELL AND GLORIA VELEZ, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Lakeview Loan Servicing, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2023-0030298	Property County: KAUFMAN
Mortgage Servicer: LoanCare, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3637 Sentara Way, Virginia Beach, VA 23452
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: 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 6, BLOCK B, OF MEREDITH ADDITION, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET L, ENVELOPE 334, 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, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX 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: 4/15/2026

dey jr

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

Dated: 4/15/26
Randy Daniel
Printed Name: Randy Daniel
Substitute Trustee
c/o Xome
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR 16 AM 10:22
LAURA A. HUGHES
COUNTY CLERK
BY: *MH*
PROPERTY

MH File Number: TX-25-108592-POS
Loan Type: FHA

PNC BANK, N.A. (NCM)
CONWAY, JANICE
4102 SUBLETT WAY, KAUFMAN, TX 75142

CONVENTIONAL
Firm File Number: 26-044478

NOTICE OF TRUSTEE'S SALE

WHEREAS, on January 18, 2022, JANICE FAYE CONWAY AND ISAAC FRANKLIN CONWAY, JR., WIFE AND HUSBAND, as Grantor(s), executed a Deed of Trust conveying to MICHAEL BAYNES, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LOWER, LLC DBA AMSW LENDING, ITS SUCCESSORS AND ASSIGNS in payment of a debt therein described. The Deed of Trust was filed in the real property records of KAUFMAN COUNTY, TX and is recorded under Clerk's File/Instrument Number 2022-0002483 Volume 7435, Page 188, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, June 2, 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 said Real Estate at the County Courthouse in KAUFMAN COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

LOT 14, BLOCK A, GEORGETOWN AT KINGS FORT, PHASE ONE, AN ADDITION TO THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 471, OF THE MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Property Address: 4102 SUBLETT WAY
KAUFMAN, TX 75142
Mortgage Servicer: PNC BANK, N.A.
Mortgagee: PNC BANK, NATIONAL ASSOCIATION
3232 NEWMARK DRIVE
MIAMISBURG, OH 45342-5433

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

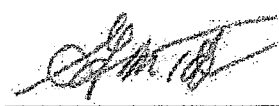
SUBSTITUTE TRUSTEE
Arlon, LLC
11111
Irvine, CA 92618

2026 APR 16 10:22

LAURA A. COOPER
COUNTY CLERK

DEPUTY
BY: 

WITNESS MY HAND this day April 13, 2026.

By: 
Grant Tabor
Texas Bar No. 24027905
gtabor@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823
Attorneys for PNC Bank, National Association

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active military service to the sender of this notice immediately.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 APR 17 PM 2:37

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

Notice of Substitute Trustee Sale

T.S. #: 26-18229

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: 6/2/2026
Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter.
The sale will be completed by no later than 2:00 PM
Place: Kaufman County Courthouse in THE CITY OF KAUFMAN, Texas, at the following location: 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

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

LOT 4, HAILSTONE LANDING, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 4, PAGE 413, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 12/27/2024 and is recorded in the office of the County Clerk of Kaufman County, Texas, under County Clerk's File No 2024-0040330, recorded on 12/30/2024, Page 18, The subject Deed of Trust was modified by Loan Modification recorded on 04/15/2025 as Instrument No. 2025-0011471 of the Real Property Records of Kaufman County, Texas.
Property Address: LOT 4 OFF CR 118 KAUFMAN, TEXAS 75142

Trustor(s): **ANDREW SCOTT LOWERY AND ASHLEY MICHELLE LOWERY** Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CARFINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP ITS SUCCESSORS AND ASSIGNS**

Current Beneficiary: **CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP** Loan Servicer: **ServiceMac, LLC**

Current Substituted Trustees: **Auction.com, LLC, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Brandy Bacon, Jack Beckman, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Stockman Foreclosure Services Inc., Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC, Prestige Posting and Publishing LLC**

T.S. #: 26-18229

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.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, 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. 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 beneficiary 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.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by ANDREW SCOTT LOWERY AND ASHLEY MICHELLE LOWERY, HUSBAND AND WIFE. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

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 \$274,880.00, executed by ANDREW SCOTT LOWERY AND ASHLEY MICHELLE LOWERY, HUSBAND AND WIFE, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of ANDREW SCOTT LOWERY AND ASHLEY MICHELLE LOWERY, HUSBAND AND WIFE to ANDREW SCOTT LOWERY AND ASHLEY MICHELLE LOWERY. CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP is the current owner and holder of the Obligations and is the beneficiary 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 and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:
CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP c/o ServiceMac, LLC
9726 Old Bailes Road, Suite 200
Fort Mill, South Carolina 29707-7882

(844)-478-2622

T.S. #: 26-18229

Dated: 4/17/26

Auction.com, LLC, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Brandy Bacon, Jack Beckman, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Stockman Foreclosure Services Inc., Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC, Prestige Posting and Publishing LLC,

Donna Stockman

Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732
Sale Line Information: (800) 793-6107
Website: www.auction.com

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department

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: December 13, 2022
Grantor(s): Silva Lizeth Matias, a married person, joined herein by her spouse, Genaro Viniegra, Jr., so on a proforma basis for the purpose to perfect the security interest herein, but not otherwise be liable
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Gardner Financial Services LTD, dba Legacy Mutual Mortgage
Original Principal: \$184,300.00
Recording Information: 2022-0045636
Property County: Kaufman
Property: LOT 75, BLOCK 589, BREEZY HILL ADDITION, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 288, PAGE 551, NOW IN CABINET 2, ENVELOPE 557 PLAT RECORDS, KAUFMAN COUNTY, TEXAS.
Property Address: 706 Mount Olive Street
Terrell, TX 75160

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: SELENE FINANCE, LP
Mortgage Servicer: Selene Finance LP
Mortgage Servicer Address: 3501 Olympus Boulevard
5th Floor, Suite 500
Dallas, TX 75019

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR 23 PM 12:01
LURA A. HUGHES
COUNTY CLERK
DEPUTY

SALE INFORMATION:

Date of Sale: June 2, 2026
Time of Sale: 11:00 AM or within three hours thereafter.
Place of Sale: 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 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: Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Brown, 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. *The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof.*
4. 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.
5. 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.
6. 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.

Plms

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

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 04/23/26, 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: 04/23/26

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

WITNESS MY HAND this 23 day of April 2026.

Donna Stockman

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 19, IN BLOCK 18, OF GRAYHAWK ADDITION PHASE 4, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 742, OF THE MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 04/27/2023 and recorded in Document 2023-0011714 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: 06/02/2026

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 MOTIA DIOKE ELVIS AND CECELIA NGAMBONG PESUMA, provides that it secures the payment of the indebtedness in the original principal amount of \$631,745.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Select Portfolio Servicing, Inc. is the current mortgagee of the note and deed of trust and SELECT PORTFOLIO SERVICING, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is Select Portfolio Servicing, Inc. c/o SELECT PORTFOLIO SERVICING, INC., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

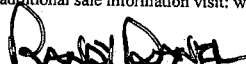

6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston,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

For additional sale information visit: 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  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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR 23 AM 11:32

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 3/30/2018	Grantor(s)/Mortgagor(s): SUSAN BAKER AND JAMES BAKER, WIFE AND HUSBAND
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR EVERETT FINANCIAL, INC. D/B/A SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: 5632 Page: 338 Instrument No: 2018-0007616	Property County: KAUFMAN
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: 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 7, BLOCK E, EAGLE RIDGE, PHASE 2B, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE(S) 266, MAP AND/OR 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, 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.

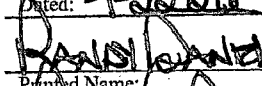
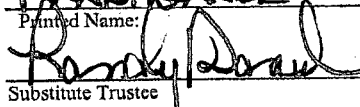
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): 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: 4/21/2026



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

Dated: 4-22-26

 Printed Name: Randy Daniel

 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
2026 APR 23 AM 11:30
BY: LAURA A. HUGHES
COUNTY CLERK
PROPERTY

MH File Number: TX-26-126338-POS
Loan Type: FHA

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 8/23/2024	Grantor(s)/Mortgagor(s): RICHARD MACK JR., AN UNMARRIED MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR DHI MORTGAGE COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: 8641 Page: 271 Instrument No: 2024-0026529	Property County: KAUFMAN
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: 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 8, BLOCK 7, OF CARTWRIGHT RANCH PHASE 1, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLEEVE 228 OF THE PLAT RECORDS OF 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, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX 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.

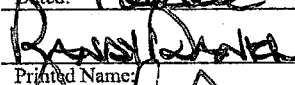
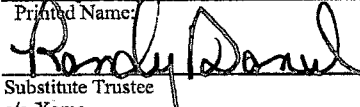
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.


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: 4/21/2026

dey or

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

Dated: 4-21-2026

 Printed Name: Randy Daniel

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR 23 AM 11:30
BY: 
LAURA A. HUGHES
COUNTY CLERK

MH File Number: TX-26-126496-POS
Loan Type: FHA

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 7/17/2024	Grantor(s)/Mortgagor(s): JOSE H LOPEZ, AN UNMARRIED MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR DHI MORTGAGE COMPANY, LTD, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2024-0021870	Property County: KAUFMAN
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: 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 42, BLOCK BA, OF WILDCAT RANCH PHASE 4, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF OF RECORDED IN DOCUMENT NO. 2023-0020898, CABINET 4, SLEEVE 250, PLAT RECORDS OF 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, 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.

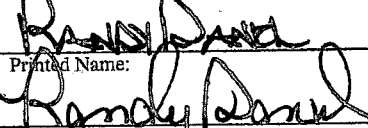
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Dated: 4/21/2026



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

Dated: 4-22-2026



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
2026 APR 23 AM 11:30
BY: LAURA A. HUGHES
COUNTY CLERK

MH File Number: TX-26-128426-POS
Loan Type: FHA

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 1/30/2023	Grantor(s)/Mortgagor(s): JESUS CRUZ AND PERLA RUBY CRUZ, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR DHI MORTGAGE COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: 7966 Page: 36 Instrument No: 2023-0002710	Property County: KAUFMAN
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: 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 7, BLOCK "AC", OF WILDCAT RANCH PHASE 3, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 2021-0050448, CABINET 4, SLIDE 16, PLAT RECORDS OF 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, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX 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.

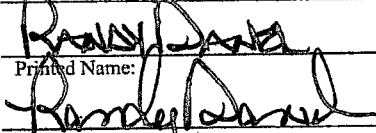
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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: 4/22/2026

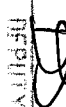


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for PennyMac Loan Services, LLC

Dated: 4-22-2026



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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR 23 AM 11:30
LAURA A. HUGHES
COUNTY CLERK
BY:  NEP:RVT

MH File Number: TX-26-128488-POS
Loan Type: FHA

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 3/30/2018	Grantor(s)/Mortgagor(s): FISEHA HAGOS, AN UNMARRIED MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR DHI MORTGAGE COMPANY LTD, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Wells Fargo Bank, N.A.
Recorded in: Volume: 5631 Page: 489 Instrument No: 2018-0007567	Property County: KAUFMAN
Mortgage Servicer: Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: 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 33, BLOCK "G", OF CLEMENTS RANCH, PHASE 1, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 324 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS, AND CERTIFICATE OF CORRECTION RECORDED IN DOCUMENT NO. 2017-0006044 OF THE OFFICIAL PUBLIC RECORDS OF 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, 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: 4/20/2026



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Wells Fargo Bank, N.A.

Dated: 4/20/2026

Printed Name:

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

BY: 
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR 23 AM 11:30

MH File Number: TX-26-128642-POS
Loan Type: Conventional Residential

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: May 22, 2023
Grantor(s): VICTOR AYALA AND SPOUSE, VANESSA AYALA, SIGNING PRO FORMA TO PERFECT THE LIEN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR CREDIT UNION OF TEXAS
Original Principal: \$323,000.00
Recording Information: 2023-0013930
Property County: Kaufman
Property: LOT NO. 24, BLOCK NO. D, OF TRAVIS RANCH, PHASE 2A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 612, PLAT RECORDS, KAUFMAN COUNTY, TEXAS
Property Address: 1016 Valera Road
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: CREDIT UNION OF TEXAS
Mortgage Servicer: Servbank, N.A.
Mortgage Servicer: 3138 E. Elwood Street
Address: Phoenix, AZ 85034

FILED FOR RECORD
KAUFMAN CO. TEXAS
2023 APR 23 AM 11:30
BY
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

SALE INFORMATION:

Date of Sale: June 2, 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: Tejas Corporate Services, LLC, and 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. *The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof.*
4. 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.
5. 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.
6. 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 Davis*, 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 *4-23-06*, 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 Davis*

Date: *4-23-06*

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Date: April 22, 2026

Substitute Trustee: Lowell Olsen Dunn

Lender/Holder: Kavre Realty Investments LLC

Note:

Date: September 15, 2025

Maker: GR Homes LLC

Payee: Kavre Realty Investments LLC

Original Principal Amount: \$267,000.00

Deed of Trust

Date: September 15, 2025

Grantor: GR Homes LLC

Beneficiary: Kavre Realty Investments LLC

Recording Information: Instrument No. 2025-0028999, Official Records of Kaufman County, Texas.

Property:

All that certain lot, tract or parcel of land being 2.958 acres situated in the Joseph S. Ables Survey, Abstract No. 03, Kaufman County, Texas, and being more particularly described by metes and bounds in Exhibit "A" attached hereto and made a part hereof for all necessary purposes.

County: Kaufman

Date of Sale of Property (first Tuesday of month): June 2, 2026

Time of Sale: Between the hours of 10:00 a.m. and 4:00 p.m.

Place of Sale: The front steps of the Kaufman County Courthouse, 1902 US Hwy. 175, Kaufman, Kaufman County, Texas 75142, or other place designated by the County Commissioners Court pursuant to Section 51.002 of the Texas Property Code.

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.

Lender/Holder has appointed Lowell Olsen Dunn as Substitute Trustee under the Deed of Trust. Lender/Holder has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash "AS IS." The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.



Lowell Olsen Dunn, Substitute Trustee

EXHIBIT "A"
(LEGAL DESCRIPTION)

Being a 2.958 acre tract or parcel of land situated in the Joseph S. Ables Survey, Abstract No. 03, Kaufman County, Texas, and being all of that certain called 2.000 acre tract of land, described as Tract One and all of that certain called 0.940 acre tract of land, described as Tract Two, both conveyed to Stephen Marble, recorded in Volume 8084, Page 86, Official Public Records of Kaufman County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a point for corner in a curve to the right on the West right-of-way of Highway 175, at the Northeast corner of said 2.000 acre tract, at the Southwest corner of that certain called 11.96 acre tract of land, conveyed to Robert Bresnahan, recorded in Volume 5188, Page 260, Official Public Records of Kaufman County, Texas, from which a 1/2" iron rod found bears, South 59 Degrees 35 Minutes 47 Seconds West, a distance of 0.81 feet and a concrete monument found bears, North 27 Degrees 41 Minutes 48 Seconds West, a distance of 683.85 feet;

THENCE with the East line of said 2.000 acre tract, with the East line of said 0.940 acre tract, with the West right-of-way of Highway 175, and with said curve, an arc length of 386.09 feet, a radius of 5,423.58 feet, a chord bearing of South 22 Degrees 02 Minutes 36 Seconds East, and a chord length of 386.01 feet to a point for the Southeast corner of said 0.940 acre tract and at the Northeast corner of that certain called 15.01 acre tract of land, conveyed to Noe Castillo, recorded in Volume 4582, Page 427, Official Public Records of Kaufman County, Texas;

THENCE North 88 Degrees 31 Minutes 23 Seconds West, along a fence, with the South line of said 0.940 acre tract, and with the North line of said 15.01 acre tract, passing at a distance of 3.73 feet, a 1/2" iron rod found, continuing on with said line, passing at a distance of 373.01 feet, a 3/8" iron rod found, at the West corner of said 0.940 acre tract and at the Southeast corner of said 2.000 acre tract, continuing on with the South line of said 2.000 acre tract and with the North line of said 15.01 acre tract, a total distance of 723.10 feet to a 1/2" iron rod found, at the Southwest corner of said 2.000 acre tract and an angle corner of said 11.96 acre tract;

THENCE North 59 Degrees 35 Minutes 47 Seconds East, with the North line of said 2.000 acre tract and with a South line of said 11.96 acre tract, a distance of 670.15 feet to the POINT OF BEGINNING and CONTAINING 2.958 Acres of Land.

NOTICE OF ASSESSMENT LIEN SALE


FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 APR 30 AM 10: 23

STATE OF TEXAS §

COUNTY OF KAUFMAN §

LAURA A. HUGHES
COUNTY CLERK

BY: 

WHEREAS, the property herein described is subject to the Amended and Restated Declaration of Covenants, Conditions and Restrictions for Windmill Farms, filed of record on April 16, 2014, as Instrument No. 2014-0006193, 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, Windmill Farms Association, Inc. on May 13, 2022, October 19, 2022, March 6, 2023, April 24, 2024, February 21, 2025, and March 4, 2026, sent notice of default in payment of assessments to **CARLA WALKER, an unmarried woman**, being the reputed owner or current owner of said real property; and

WHEREAS, the said **CARLA WALKER, an unmarried woman**, has continued to default in the payment of their indebtedness to Windmill Farms Association, Inc. and the same is now wholly due, and Windmill Farms 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 Windmill Farms Association, Inc.

NOW, THEREFORE, notice is hereby given that on Tuesday, the 2nd day of June, 2026, between 10:00 a.m. and 4:00 p.m., Windmill Farms 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: April 30, 2026.

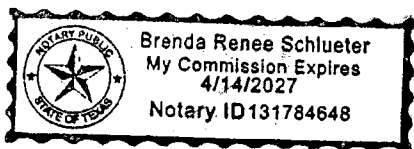
WINDMILL FARMS ASSOCIATION,
INC.

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 Windmill Farms Association, Inc., known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, on April 30, 2026.



Brenda Renee 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 Twenty-Four (24) Block "R" of Final Plat of WINDMILL FARMS PHASE 4A, a Subdivision in Kaufman County, Texas, according to the Map or Plat thereof, recorded in Cabinet 3, Sleeve 513 of the Plat Records of Kaufman County, Texas, (the "Property").

NOTICE OF ASSESSMENT LIEN SALE

2026 APR 30 AM 10: 23

STATE OF TEXAS

§

COUNTY OF KAUFMAN

§

§

LAURA A. HUGHES
COUNTY CLERK

BY:


DEPUTY

WHEREAS, the property herein described is subject to the Declaration of Covenants and Restrictions for Eagle Ridge, filed of record on January 21, 2015, as Document No. 2015-0001101, in 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, Eagle Ridge Forney Homeowners Association, Inc. on June 2, 2023, August 11, 2023, April 9, 2024, and January 22, 2026, sent notice of default in payment of assessments to **JOSEPH SAMUEL TRIMBLE and MADELINE TRIMBLE, husband and wife**, being the reputed owners or current owners of said real property; and

WHEREAS, the said **JOSEPH SAMUEL TRIMBLE and MADELINE TRIMBLE, husband and wife**, have continued to default in the payment of their indebtedness to Eagle Ridge Forney Homeowners Association, Inc. and the same is now wholly due, and Eagle Ridge Forney Homeowners Association, Inc., acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to Eagle Ridge Forney Homeowners Association, Inc.

NOW, THEREFORE, notice is hereby given that on Tuesday, the 2nd day of June, 2026, between 10:00 a.m. and 4:00 p.m., Eagle Ridge Forney Homeowners 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: April 30, 2026.

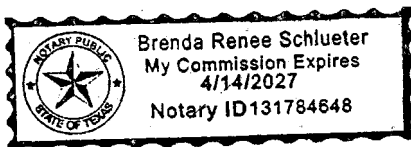
**EAGLE RIDGE FORNEY
HOMEOWNERS ASSOCIATION, INC.**

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 Eagle Ridge Forney 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 April 30, 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 24, Block G, EAGLE RIDGE, PHASE 4, an addition to the City of Forney, Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Page 637, Map and/or Plat Records, Kaufman County, Texas, (the "Property").

R 1774
Our Case No. 26-02877-FC

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR 30 AM 8:37

LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

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

THE STATE OF TEXAS
COUNTY OF KAUFMAN

Deed of Trust Date:
April 29, 2022

Property address:
701 LOMBARD LANE
FORNEY, TX 75126

Grantor(s)/Mortgagor(s):
ANGEL GARCIA, AN UNMARRIED MAN

LEGAL DESCRIPTION: Lot 1, Block FF, in Amended Plat of Overland Grove, Phase 1B, a subdivision located in the City of Forney, Kaufman County, Texas, according to the Map or Plat thereof, recorded under Cabinet 3, Page 734, Plat records of Kaufman County, Texas.

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

Earliest Time Sale Will Begin: 10:00 AM

Current Mortgagee:
LAKEVIEW LOAN SERVICING, LLC

Date of Sale: JUNE 2, 2026

Property County: KAUFMAN

Original Trustee: ALLAN B. POLUNSKY

Recorded on: May 6, 2022
As Clerk's File No.: 2022-0017704
Mortgage Servicer:
LAKEVIEW LOAN SERVICING, LLC

Substitute Trustee:
Authorized Agent of Auction.com, LLC as Substitute
Trustee, 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 Authorized Agent of Auction.com, LLC as Substitute Trustee, 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, JUNE 2, 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.

LAKEVIEW LOAN SERVICING, 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, 4/28/26

MARINOSCI LAW GROUP, P.C.

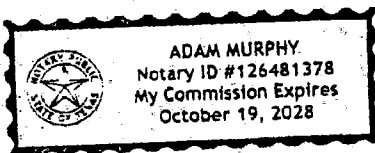
By: [Signature]
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Adam Murphy, the undersigned officer, on this, the 28 day of April 2026, personally appeared SAMMY HOODA, known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



[Signature]
Notary Public for the State of TEXAS
My Commission Expires: 10-19-28
Adam Murphy
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC
3637 SENTARA WAY
SUITE 303
VIRGINIA BEACH, VA 23452
Our File No. 26-02877

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR 30 AM 8:38

LAURA A. HUGHES
COUNTY CLERK
PROPERTY

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: Eric Gould, 5773 Woodway #184, Houston, Texas 77057

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

THE STATE OF TEXAS §
COUNTY OF HARRIS §

WHEREAS, on December 29, 2023, by instrument recorded in the Official Public Records of Real Property of Kaufman County, Texas under Clerk's File No. 2024-0000823, **JOSUE N ZAPATA LUEVANO** executed a Homestead Lien Contract and Deed of Trust (hereinafter called "Security Instrument") to Natalie Garza, Trustee, covering the hereinafter described property, which Security Instrument was executed for the purpose of securing the payment of a certain indebtedness to Zions Bancorporation, N.A. dba Amegy Bank; and

WHEREAS, the 422nd District Court of Kaufman County, Texas issued a Final Default Judgment and Home Equity Foreclosure Order (attached as Exhibit "A") on January 30, 2026 authorizing Zions Bancorporation, N.A. dba Amegy Bank to foreclose on the lien described in the Security Instrument; and

WHEREAS, after default in the payment of the indebtedness described in the Security Instrument and pursuant to the specific provisions of the Security Instrument, Zions Bancorporation, N.A. dba Amegy Bank has requested that the Security Instrument be enforced in accordance with the terms and provisions thereof;

NOW, THEREFORE, NOTICE IS GIVEN that the Property identified below, will sell at public sale to the highest bidder or bidders for cash, at the Kaufman County Courthouse, Texas, at the following location; **THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175** 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, at 1 p.m. or not later than three (3) hours after that time on **Tuesday, June 2, 2026**, the property described by the Security Instrument and more particularly described as follows:

"See attached legal description"; (the "Property")
Physical address of 6258 FM 1390, Kaufman, Texas 75142

The sale will be made subject to all matters which are prior to the Security Instrument, which affect title thereto, and which are a superior interest in and to the above described property. The sale shall not cover any property that has been released from the lien of the Security Instrument. **STRICT COMPLIANCE WITH FINCEN RULES AND REGULATIONS IS REQUIRED TO PURCHASE THE PROPERTY AT THIS SALE. A FORECLOSURE**



4873223

DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER'S STRICT COMPLIANCE WITH FINCEN.

Since the terms of the sale will be for cash, on the day of sale, those desiring to purchase the property will need to demonstrate their ability to pay cash.

The Security Instrument permits Zions Bancorporation, N.A. dba Amegy Bank to postpone, withdraw, or reschedule the sale for another day. In such case, there will be no appearance at the date, time and place of the 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. Such reposting or refiled may be after the date originally scheduled for this sale.

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 Eric Gould or Derek Loetzerich as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:

Eric Gould
Attorney at Law
5773 Woodway Drive #184
Houston, Texas 77057
(713) 213-3781

Executed on this 27th day of April, 2026.



ERIC GOULD

Attorney at Law
5773 Woodway #184
Houston, Texas 77057
(713) 213-3781; Fax (281) 596-4449
Email: egoac99@gmail.com

LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATED IN KAUFMAN COUNTY, STATE OF TEXAS,
TO-WIT:

TRACT 1:

BEING A TRACT OF LAND SITUATED IN THE THOMAS LOWERY SURVEY, ABSTRACT NO. 285, KAUFMAN
COUNTY, TEXAS,

SAME BEING A PORTION OF THOSE TRACTS OF LAND CONVEYED TO NINA E. ATKINS, BY DEED
RECORDED IN VOLUME

4366, PAGE 68, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY
DESCRIBED BY METES

AND BOUNDS AS FOLLOWS:

BEGINNING AT A 3/8 INCH IRON ROD FOUND FOR CORNER, SAID CORNER BEING THE EAST CORNER OF
THE REMAINDER

OF THAT TRACT OF LAND CONVEYED TO MICHAEL G. FOWLER AND WIFE, GYNTHIA E. FOWLER, BY DEED
RECORDED IN

VOLUME 843, PAGE 470, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND LYING ALONG THE
NORTHWEST LINE OF

FM 1380 (VARIABLE WIDTH RIGHT-OF-WAY);

THENCE NORTH 48 DEGREES 00 MINUTES 48 SECONDS WEST, ALONG THE NORTHEAST LINE OF SAID
FOWLER TRACT, A

DISTANCE OF 4028.36 FEET TO A 1/2 INCH IRON PIPE FOUND FOR CORNER, SAID CORNER BEING THE
NORTH CORNER OF

**HOMESTEAD LIEN CONTRACT AND DEED OF TRUST
(Continued)**

Page: 2

THAT TRACT OF LAND CONVEYED TO BOBBY E. FOWLER, BY DEED RECORDED IN INSTRUMENT NO. 2007-00026488, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, AND LYING ALONG THE SOUTHEAST LINE OF THAT TRACT OF LAND CONVEYED TO MANDY LEA HALL, BY DEED RECORDED IN VOLUME 4068, PAGE 23, DEED RECORDS OF KAUFMAN COUNTY, TEXAS;
THENCE NORTH 43 DEGREES 37 MINUTES 28 SECONDS EAST, ALONG SAID SOUTHEAST LINE OF HALL TRACT, A DISTANCE OF 686.31 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER, SAID CORNER BEING THE EAST CORNER OF SAID HALL TRACT, AND LYING ALONG THE SOUTHWEST LINE OF THAT TRACT OF LAND CONVEYED TO RUBEN GARCIA, BY DEED RECORDED IN VOLUME 4482, PAGE 228, DEED RECORDS OF KAUFMAN COUNTY, TEXAS;
THENCE SOUTH 48 DEGREES 00 MINUTES 49 SECONDS EAST, ALONG SAID SOUTHWEST LINE OF GARCIA TRACT, A DISTANCE OF 4036.14 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW PLASTIC CAP STAMPED "CBG SURVEYING" FOR CORNER, SAID CORNER BEING THE SOUTH CORNER OF THAT TRACT OF LAND CONVEYED TO THOMAS M. SCARBOROUGH.
A MARRIED MAN, BY DEED RECORDED IN VOLUME 7390, PAGE 336, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND LYING ALONG THE AFOREMENTIONED NORTHWEST LINE OF FM 1390;
THENCE SOUTH 44 DEGREES 16 MINUTES 51 SECONDS WEST, ALONG THE NORTHWEST LINE OF SAID FM 1390, A DISTANCE OF 219.68 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW PLASTIC CAP STAMPED "CBG SURVEYING" FOR CORNER;
THENCE NORTH 46 DEGREES 00 MINUTES 48 SECONDS WEST, A DISTANCE OF 180.16 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW PLASTIC CAP STAMPED "CBG SURVEYING" FOR CORNER;
THENCE SOUTH 44 DEGREES 16 MINUTES 51 SECONDS WEST, A DISTANCE OF 241.79 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW PLASTIC CAP STAMPED "CBG SURVEYING" FOR CORNER;
THENCE SOUTH 48 DEGREES 00 MINUTES 49 SECONDS EAST, A DISTANCE OF 180.16 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW PLASTIC CAP STAMPED "CBG SURVEYING" FOR CORNER, SAID CORNER LYING ALONG THE NORTHWEST LINE OF SAID FM 1390;
THENCE SOUTH 44 DEGREES 16 MINUTES 51 SECONDS WEST, ALONG SAID NORTHWEST LINE OF FM 1390, A DISTANCE OF 224.96 FEET TO THE POINT OF BEGINNING AND CONTAINING 2,764,091 SQUARE FEET OR 63.45 ACRES OF LAND.
TRACT 2:
ACCESS EASEMENT:
BEING A TRACT OF LAND SITUATED IN THE THOMAS LOWERY SURVEY, ABSTRACT NO. 285, KAUFMAN COUNTY, TEXAS, SAME BEING OVER AND ACROSS THOSE TRACTS OF LAND CONVEYED TO NINA B. ATKINS, BY DEED RECORDED IN VOLUME 4368, PAGE 98, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:
COMMENCING AT A 3/8 INCH IRON ROD FOUND FOR CORNER, SAID CORNER BEING THE EAST CORNER OF THE REMAINDER OF THAT TRACT OF LAND CONVEYED TO MICHAEL G. FOWLER AND WIFE, CYNTHIA E. FOWLER, BY DEED

**HOMESTEAD LIEN CONTRACT AND DEED OF TRUST
(Continued)**

RECORDED IN VOLUME 843, PAGE 470, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, SAME BEING THE SOUTH CORNER OF THE REMAINDER OF THE ATKINS TRACT, AND LYING ALONG THE NORTHWEST LINE OF FM 1390 (VARIABLE WIDTH RIGHT-OF-WAY);
THENCE NORTH 44 DEGREES 16 MINUTES 51 SECONDS EAST, ALONG THE NORTHWEST LINE OF SAID FM 1390, PASSING AT A DISTANCE OF 234.98 FEET TO A 1/2 INCH IRON ROD SET ON-LINE WITH YELLOW PLASTIC CAP STAMPED "CBG SURVEYING" FOR REFERENCE, AND CONTINUING A TOTAL DISTANCE OF 324.11 FEET TO A POINT FOR CORNER, SAID CORNER BEING THE POINT OF BEGINNING OF THAT TRACT HEREIN DESCRIBED;
THENCE NORTH 37 DEGREES 46 MINUTES 18 SECONDS WEST, A DISTANCE OF 82.21 FEET TO A POINT FOR CORNER;
THENCE NORTH 48 DEGREES 24 MINUTES 51 SECONDS WEST, A DISTANCE OF 88.93 FEET TO A POINT FOR CORNER;
THENCE NORTH 44 DEGREES 16 MINUTES 51 SECONDS EAST, A DISTANCE OF 15.02 FEET TO A POINT FOR CORNER;
THENCE SOUTH 48 DEGREES 26 MINUTES 51 SECONDS EAST, A DISTANCE OF 89.62 FEET TO A POINT FOR CORNER;
THENCE SOUTH 37 DEGREES 46 MINUTES 18 SECONDS EAST, A DISTANCE OF 91.52 FEET TO A POINT FOR CORNER, SAID CORNER LYING ALONG THE AFOREMENTIONED NORTHWEST LINE OF FM 1390;
THENCE SOUTH 44 DEGREES 16 MINUTES 51 SECONDS WEST, ALONG SAID NORTHWEST LINE OF FM 1390, A DISTANCE OF 18.16 FEET TO THE POINT OF BEGINNING AND CONTAINING 2,717 SQUARE FEET OR 0.06 ACRES OF LAND.
BEING THE SAME PROPERTY CONVEYED TO JOSUE N. ZAPATA LUEVANO BY DEED FROM FONTANA HORNS LLC, A TEXAS LIMITED LIABILITY COMPANY RECORDED MARCH 27, 2023 IN DEED DOCUMENT NO. 2023-0007969 RECORDED IN THE KAUFMAN COUNTY, TEXAS.

CAUSE NO. 123227-422

**IN RE: ORDER FOR FORECLOSURE CONCERNING 6258 FM 1390, KAUFMAN,
KAUFMAN COUNTY, TEXAS 75142 UNDER TEX. R. CIV. P. 736**

**ZIONS BANCORPORATION, N.A.
DBA AMEGY BANK,
Petitioner**

IN THE DISTRICT COURT

**JOSUE N. ZAPATA LUEVANO
Respondent**

OF KAUFMAN COUNTY, TEXAS

422nd JUDICIAL DISTRICT

FINAL ORDER

1. On this day, the Court considered Petitioner's Application for Expedited Foreclosure of a Lien Securing a Home Equity Loan, Reverse Mortgage or Home Equity Line of Credit. Petitioner's application complies with the requirements of Texas Rule of Civil Procedure 736.1. Respondents failed to file a Response or plead any required affirmative defenses to the Application.
1. The name and last known address of each Respondent is: Josue N. Zapata Luevano whose last known address is 6258 FM 1390, Kaufman, Texas 75142.

The Respondent was properly served with the citation, but did not file a Response within the time required by law. The return of service has been on file with the Court for at least 10 days.
2. The property that is the subject of this foreclosure proceeding is commonly known as 6258 FM 1390, Kaufman, Texas 75142.
with the following legal description:

See attached legal description incorporated herein for all purposes and marked Exhibit "A"

"A"

7. Therefore, the Court grants Petitioner's Application for a Final Default Order under Texas Rules of Civil Procedure 736.7 and 736.8. Petitioner may proceed with foreclosure of the property described above in accordance with applicable law and the Homestead Lien Contract and Deed of Trust sought to be foreclosed.
8. This order is not subject to a motion for rehearing, new trial, bill of review, or appeal. Any challenge to this order must be made in a separate original proceeding filed in accordance with Texas Rule of Civil Procedure 736.11.

SIGNED this 30th day of January, 2026.



JUDGE PRESIDING

EXHIBIT "A"

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATED IN KAUFMAN COUNTY, STATE OF TEXAS,
TO-WIT:

TRACT 21.

BEING A TRACT OF LAND SITUATED IN THE THOMAS LOWERY SURVEY, ABSTRACT NO. 256, KAUFMAN
COUNTY, TEXAS,

SAME BEING A PORTION OF THOSE TRACTS OF LAND CONVEYED TO MRS. J. ATKINS, BY DEED
RECORDED IN VOLUME

2008, PAGE 68, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY
DESCRIBED BY DEED

AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD FOUND FOR CORNER, SAID CORNER BEING THE EAST CORNER OF
THE REMAINDER

OF THAT TRACT OF LAND CONVEYED TO MICHAEL G. FOWLER AND WIFE, CYNTHIA E. FOWLER, BY DEED
RECORDED IN

VOLUME 841, PAGE 478, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND LYING ALONG THE
NORTHERLY LINE OF

FM 1289 (VARIABLE WIDTH RIGHT-OF-WAY);

THENCE NORTH 45 DEGREES 08 MINUTES 48 SECONDS WEST, ALONG THE NORTHEAST LINE OF SAID
FOWLER TRACT, A

DISTANCE OF 4081.38 FEET TO A 1/2 INCH IRON PIPE FOUND FOR CORNER, SAID CORNER BEING THE
NORTH CORNER OF

**HOMESTEAD LIEN CONTRACT AND DEED OF TRUST
(Continued)**

THAT TRACT OF LAND CONVEYED TO BOBBY H. FOWLER, BY DEED RECORDED IN INSTRUMENT NO. 2007-0000488, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, AND LYING ALONG THE SOUTHEAST LINE OF THAT TRACT OF LAND CONVEYED TO MANDY LIA HALL, BY DEED RECORDED IN VOLUME 4084, PAGE 28, DEED RECORDS OF KAUFMAN COUNTY, TEXAS;

THENCE NORTH 43 DEGREES 37 MINUTES 25 SECONDS EAST, ALONG SAID SOUTHEAST LINE OF HALL TRACT, A DISTANCE OF 688.11 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER, SAID CORNER BEING UNDER THE EAST CORNER OF SAID HALL TRACT, AND LYING ALONG THE SOUTHWEST LINE OF THAT TRACT OF LAND CONVEYED TO RUBEN GARCIA, BY DEED RECORDED IN VOLUME 4482, PAGE 224, DEED RECORDS OF KAUFMAN COUNTY, TEXAS;

THENCE SOUTH 48 DEGREES 00 MINUTES 48 SECONDS EAST, ALONG SAID SOUTHWEST LINE OF GARCIA TRACT, A DISTANCE OF 4884.14 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW PLASTIC CAP STAMPED "CDS SURVEYING" FOR CORNER, SAID CORNER BEING THE SOUTH CORNER OF THAT TRACT OF LAND CONVEYED TO THOMAS M. SCARBOROUGH,

A BEARING MARK, BY DEED RECORDED IN VOLUME 7380, PAGE 385, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND LYING ALONG THE AFORESAID NORTHWEST LINE OF FM 1280;

THENCE SOUTH 49 DEGREES 16 MINUTES 51 SECONDS WEST, ALONG THE NORTHWEST LINE OF SAID FM 1280, A DISTANCE OF 219.88 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW PLASTIC CAP STAMPED "CDS SURVEYING" FOR CORNER;

THENCE NORTH 48 DEGREES 00 MINUTES 48 SECONDS WEST, A DISTANCE OF 180.18 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW PLASTIC CAP STAMPED "CDS SURVEYING" FOR CORNER;

THENCE SOUTH 44 DEGREES 18 MINUTES 51 SECONDS WEST, A DISTANCE OF 261.78 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW PLASTIC CAP STAMPED "CDS SURVEYING" FOR CORNER;

THENCE SOUTH 48 DEGREES 00 MINUTES 48 SECONDS EAST, A DISTANCE OF 180.18 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW PLASTIC CAP STAMPED "CDS SURVEYING" FOR CORNER, SAID CORNER LYING ALONG THE NORTHWEST LINE OF SAID FM 1280;

THENCE SOUTH 48 DEGREES 18 MINUTES 51 SECONDS WEST, ALONG SAID NORTHWEST LINE OF FM 1280, A DISTANCE OF 224.98 FEET TO THE POINT OF BEGINNING AND CONTAINING 2,794,091 SQUARE FEET OR 63.48 ACRES OF LAND.

TRACT 2:
ACRES SUBJECT:
BEING A TRACT OF LAND SITUATED IN THE THOMAS LOWERY SURVEY, ABSTRACT NO. 288, KAUFMAN COUNTY, TEXAS, SAME BEING OVER AND ABOVE THOSE TRACTS OF LAND CONVEYED TO MIRA B. ATYON, BY DEED RECORDED IN VOLUME 4388, PAGE 88, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY NOTES AND BOOKS AS FOLLOWS:
BEGINNING AT A 3/8 INCH IRON ROD FOUND FOR CORNER, SAID CORNER BEING THE EAST CORNER OF THE REMAINDER OF THAT TRACT OF LAND CONVEYED TO MICHAEL G. FOWLER AND WIFE, CYNTHIA E. FOWLER, BY DEED

HOMESTEAD LHM CONTRACT AND DEED OF TRUST
(Continued)

Page 3

RECORDED IN VOLUME 843, PAGE 470, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, SAME BEING THE SOUTH CORNER OF THE REMAINDER OF THE ATKINS TRACT, AND LYING ALONG THE NORTHEAST LINE OF F&M 1388 (VARIABLE WIDTH RIGHT-OF-WAY);

BEGINNING NORTH 44 DEGREES 18 MINUTES 01 SECONDS EAST, ALONG THE NORTHEAST LINE OF SAID F&M 1388, PASSING AT A DISTANCE OF 234.88 FEET TO A 1/2-INCH IRON ROD SET ON-LINE WITH YELLOW PLASTIC CAP STAMPED "088 SURVEYING" FOR REFERENCE, AND CONTAINING A TOTAL DISTANCE OF 234.11 FEET TO A POINT FOR CORNER, SAID CORNER BEING THE POINT OF BEGINNING OF THAT TRACT HEREBY DESCRIBED;

THENCE NORTH 57 DEGREES 44 MINUTES 18 SECONDS WEST, A DISTANCE OF 82.31 FEET TO A POINT FOR CORNER;

THENCE NORTH 48 DEGREES 24 MINUTES 01 SECONDS WEST, A DISTANCE OF 81.53 FEET TO A POINT FOR CORNER;

THENCE NORTH 44 DEGREES 14 MINUTES 01 SECONDS EAST, A DISTANCE OF 15.02 FEET TO A POINT FOR CORNER;

THENCE SOUTH 48 DEGREES 24 MINUTES 01 SECONDS EAST, A DISTANCE OF 82.82 FEET TO A POINT FOR CORNER;

THENCE SOUTH 57 DEGREES 44 MINUTES 18 SECONDS EAST, A DISTANCE OF 81.82 FEET TO A POINT FOR CORNER, SAID CORNER LYING ALONG THE AFOREMENTIONED NORTHEAST LINE OF F&M 1388;

THENCE SOUTH 44 DEGREES 18 MINUTES 01 SECONDS WEST, ALONG SAID NORTHEAST LINE OF F&M 1388, A DISTANCE OF 15.15 FEET TO THE POINT OF BEGINNING AND CONTAINING 2,717 SQUARE FEET OR 0.62 ACRES OF LAND.

BEING THE SAME PROPERTY CONVEYED TO JOSE H. ZAPATA LEBLANC BY DEED FROM FONTANA DESIGN LLC, A TEXAS LIMITED LIABILITY COMPANY RECORDED MARCH 27, 2023 IN DEED DOCUMENT NO. 2023-0007898 RECORDED IN THE KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR 30 AM 8:40

LAURA A. HUGHES
COUNTY CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**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.**

Matter No.: 137082-TX

Date: April 24, 2026

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: MARK EVANS, AN UNMARRIED MAN AND DONNA MILLIGAN, AN UNMARRIED WOMAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR ROYAL UNITED MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: NewRez LLC D/B/A Shellpoint Mortgage Servicing

MORTGAGE SERVICER: NewRez LLC D/B/A Shellpoint Mortgage Servicing

DEED OF TRUST DATED 1/3/2020, RECORDING INFORMATION: Recorded on 1/9/2020, as Instrument No. 2020-0000782 in Book 6265 Page 372

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED WITHIN THE CORPORATE LIMITS OF THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, PART OF LOT NO. 5, BLOCK NO. 2 OF SCOTTS REVISED ADDITION OF SNOWS SECOND ADDITION TO SAID CITY OF KAUFMAN, RECORDED IN CABINET 1, PAGE 66 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND ALL OF THAT CERTAIN TRACT CONVEYED TO CHARLES DAVID BATY AND KRISTA BATY ON APRIL 26, 2005, RECORDED IN VOLUME 2630, PAGE 12 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, BEING MORE COMPLETELY DESCRIBED IN EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 6/2/2026, the foreclosure sale will be conducted in Kaufman County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

NewRez LLC D/B/A Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for NewRez LLC D/B/A Shellpoint Mortgage Servicing who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. NewRez LLC D/B/A Shellpoint Mortgage Servicing, as Mortgage Servicer, is representing the Mortgagee, whose address is:

NewRez LLC D/B/A Shellpoint Mortgage Servicing
75 Beattie Place, Suite 300



Matter No.: 137082-TX

Greenville, South Carolina 29601

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.

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 AUCTION.COM, LLC, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1-Mauchly, Irvine, CA 92618.

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.

By: Hollis Hamilton
Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:
ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

137082-TX

EXHIBIT "A"

All that certain Lot, Tract or Parcel of land situated within the Corporate Limits of the City of Kaufman, Kaufman County, Texas, part of Lot No. 5, Block No. 2 of SCOTTS REVISED ADDITION of Snows Second Addition to said City of Kaufman, recorded in Cabinet 1, Page 66 of the Plat Records of Kaufman County, Texas and all of that certain tract conveyed to Charles David Baty and Krista Baty on April 26, 2005, recorded in Volume 2630, Page 12 of the Deed Records of Kaufman County, Texas, being more completely described as follows, to-wit:

BEGINNING at a 1/2" iron rod found at the North corner of the above mentioned Lot No. 5, Block no. 2, at the East corner of Lot No. 6 and being in the Southwest right of way line of Farm to Market Road No. 1836;

THENCE S 45 deg. 13 min. 41 sec. E, with the Northeast line of said Lot No. 5 and with the Southwest right of way line of Farm to Market Road No. 1836, a distance of 87.00 feet to a 1/2" iron rod found at the North corner of the Marvin O. McKenzie, et ux tract, recorded in Volume 529, Page 390 of the Deed Records of Kaufman County, Texas.

THENCE S 44 deg. 46 min. 19 sec. W, with the Northwest line of said McKenzie Tract, a distance of 125.00 feet to a 3/8" iron rod set at the West corner of same and being in the Southwest line of said Lot No. 5, Block No. 2;

THENCE N 45 deg. 13 min. 41 sec. W, with the Southwest line of said Lot No. 5, a distance of 87.00 feet to a 1/2" iron rod found at the West corner of same and being at the South corner of Lot No. 6;

THENCE N 44 deg. 46 min. 19 sec. E, with the Northwest line of said Lot No. 5 and with the Southeast line of Lot No. 6, a distance of 125.00 feet to the POINT OF BEGINNING and containing 0.250 of an acre of land, more or less.

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 for informational and/or identification purposes and does not override Item 2 of Schedule B, hereof.

#2020-0000782
Filed for Record in Kaufman County TX
01/09/2020 12:19:52 PM

NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE
SERVICING (ALW)
STEELE, SUSAN
1104 KIMBRO DRIVE, FORNEY, TX 75126

CONVENTIONAL
Firm File Number: 26-044601

NOTICE OF TRUSTEE'S SALE

WHEREAS, on November 30, 2012, SUSAN STEELE, as Grantor(s), executed a Deed of Trust conveying to ROBERT K. FOWLER, as Trustee, the Real Estate hereinafter described, to WELLS FARGO BANK, N.A. in payment of a debt therein described. The Deed of Trust was filed in the real property records of KAUFMAN COUNTY, TX and is recorded under Clerk's File/Instrument Number 2012-0022264 Volume 4257, Page 209, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , ~~Tuesday, June 2, 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 said Real Estate at the County Courthouse in KAUFMAN COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

BEING LOT 13 IN BLOCK H, OF TRAVIS RANCH, PHASE 2A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 612, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.


Property Address: 1104 KIMBRO DRIVE
FORNEY, TX 75126
Mortgage Servicer: NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE SERVICING
Mortgagee: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
601 OFFICE CENTER DRIVE
SUITE 100
FORT WASHINGTON, PA 19034


The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

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

SUBSTITUTE TRUSTEE
Auction.com LLC
1 Mauchly
Irvine, CA 92618

WITNESS MY HAND this day April 24, 2026.

By: 
Grant Tabor
Texas Bar No. 24027905
gtabor@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823

BY: 
DEPUTY
LAURA A. HUGHES
COUNTY CLERK
KAUFMAN COUNTY, TEXAS
FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR 30 AM 10:41

Attorneys for Newrez LLC d/b/a Shellpoint Mortgage
Servicing

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.

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.

DATE, TIME, PLACE OF SALE:

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR 30 AM 10:42
LAURA A. HUGHES
COUNTY CLERK

Date: Tuesday, the 2nd day of June, 2026
Time: 11am or not later than three hours after that time
Place: AT "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." in Kaufman County, Texas.

TERMS OF SALE: CERTIFIED FUNDS FOR FULL PURCHASE PRICE MUST BE PRESENTED AT THE TIME OF SALE. FinCEN data submission and certification requirements, if applicable, must be met timely by entities and trusts as defined by 89 CFR 70258. We ask for the required data or exemption to be submitted and certified to the law firm at the time of sale and no later than one (1) business day after the sale, if applicable.

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: June 12, 2023
Grantor(s): Marilyn D Willis, an unmarried woman
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Fairway Independent Mortgage Corporation, its successors and assigns
Original Principal: \$343,151.00
Recording Information: Deed Inst.# 2023-0016373,
Current Mortgagee/Beneficiary: Rocket Mortgage, LLC
Secures: The Promissory Note (the "Note") in the original principal amount of \$343,151.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County: Kaufman
Property Description: (See Attached Exhibit "A")
Property Address: 2015 Sumac Dr, Forney, TX 75126
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged to engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC
Mortgage Servicer Address: 8950 Cypress Waters Blvd Coppell, TX 75019
File No.: 25-03023TX

SUBSTITUTE TRUSTEE(S):

McCalla Raymer Leibert Pierce, LLP, Agency Sales and Posting LLC

SUBSTITUTE TRUSTEE ADDRESS:

1320 Greenway Drive, Suite 780 Irving, TX 75038

ATTENTION ALL PROSPECTIVE BIDDERS: On March 1, 2026, the data collection and reporting requirements under the U.S. Financial Crimes Enforcement Network (FinCEN) new Anti-Money Laundering Rule (Rule), found at 89 FR 70258, will go into effect.* The Rule applies to certain residential real estate sale transactions, including nonjudicial foreclosures, where the transfer is to a legal entity or trust, and the source of funds is non-financed (which includes cash, certified funds, private financing, or financing provided by an institution not subject to a federal Anti-Money Laundering or Suspicious Activity Report requirement.) As part of this Rule, non-exempt purchasers are required to provide additional information and documentation about themselves, their legal entities, and the source of funds used in the reportable transaction, if applicable.* The collection of this information and documentation by our firm is required to comply with the Rule's federal reporting requirements, if applicable. To submit and certify the required information, review informative resources/guides, or to certify an exemption please visit <https://fincen foreclosurehotline.net/>. Note that a data submission or exemption form provided by an auctioneer may not be complete, which could require further data collection by the firm. Please submit and certify the required information at the time of sale and no later than one (1) business day after the sale, if applicable. If you have questions about the Rule or its applicability to you, please seek the advice of your own independent legal counsel, as this firm cannot give you legal advice.

* The Rule is the subject of ongoing litigation in several jurisdictions. We suggest that you seek your own legal counsel if you have questions about the status of the Rule and its applicability to your sale, if any.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust, and (3) to confirmation that the successful bidder has timely provided to the firm all information required by the Rule, 89 FR 70258, if applicable.


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.

/s/ Maisyn Oliver
Maisyn Oliver - Bar #: 24130719
Attorney for Rocket Mortgage, LLC
Maisyn.Oliver@mccalla.com
1320 Greenway Drive, Suite 780
Irving, TX 75038
(469) 942-7141 Office
(469) 533-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am  whose address is 14800 Lakeshore Blvd. I declare

under penalty perjury that 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.

Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

EXHIBIT "A"

LOT 1, BLOCK M, OF WINDMILL FARMS
OF KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE
543, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS. PHASE 2B - SECTION 3, A SUBDIVISION

Notice of Foreclosure Sale & Appointment of Substitute Trustee

Date: April 30, 2026
Type of Security Instrument: Deed of Trust
Date of Instrument: July 31, 2023
Debtor: H Classic Group, LLC
Original Trustee: L. Scott Horne
Substitute Trustee: J.N. Richards Law, P.C.
Current Beneficiary: Silver Nook Management, Inc.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY - 1 AM 9:20
BY: _____
LAURA A. HUGHES
COUNTY CLERK
REAL PROPERTY

County of Property: Kaufman County, Texas

Recording Information: Kaufman County Real Property Records Document Number 2023-0021901

Property Description:

BEING LOT 18, IN BLOCK 28, OF HEARTLAND PHASE 10B, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABIN 3, SLEEVE 422, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS; TOGETHER WITH CERTIFICATION OF CORRECTION OF ERROR(S) DATED 7/30/2018, FILED 7/31/2018, RECORDED IN/UNDER VOLUME 5755, PAGE 124 AND DATED 9/12/2018, FILED 9/13/2018, RECORDED IN/UNDER VOLUME 5803, PAGE 527, REAL PROPERTY RECORDS, KAUFMAN COUNTY, TEXAS

Date of Sale of Property: June 2, 2026

Earliest Time of Sale of Property:

The sale shall begin no earlier than 10:00 A.M. and no later than three hours thereafter. The sale shall be completed by no later than 4:00 P.M.

Place of Sale of Property: Kaufman County Courthouse, 1902 US Highway 175, Kaufman, Texas 75142 or other place designated by the County Commissioners Court.

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 Lien. 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 J.N. Richards Law, P.C., to act, as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:

J.N. Richards Law, P.C.
c/o Nate Richards
407 E. Corsicana Street
Athens, Texas 75751
903-676-9202



James N. Richards
407 E. Corsicana Street
Athens, Texas 75751
Ph: 903-676-9202
Fx: 817-518-9286
Email: nate@jnr.law

Executed on April 30, 2026

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY -6 AM 10:33

LAURA A. HUGHES
COUNTY CLERK

BY:


DEPUTY

NOTICE OF TRUSTEE'S SALE

Dotty Browning
207 Empire Drive
Mabank, TX 75147

WHEREAS, on the 18th day of August, 2008, **DOTTY BROWNING**, executed a Deed of Trust conveying to **LARRY TEAGUE**, Trustee, P.O. Box 609, Mabank, Henderson County, Texas 75147, the real estate hereinafter described, to secure **CHEYENNE SALES, INC.**, in the payment of a debt therein described, said Deed of Trust being recorded in Volume 3464, Page 234, in the **DEED OF TRUST** Records of Kaufman County, Texas;

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt has requested the undersigned to sell said property at public auction and apply proceeds pursuant to the terms of the Deed of Trust.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, the 2nd day of June, 2026 the foreclosure sale will be conducted in **KAUFMAN** County in the area of the courthouse designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code, as the place where foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 a.m. o'clock and must be concluded within three hours of such starting time. Said sale shall be to the highest bidder for cash.

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

LOT NO. SEVENTEEN (17) of NORTH PARK CENTER, SECTION II, City of Mabank, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 204, of the Plat Records of Kaufman County, Texas.

Signed this 28th day of April, 2026.



LARRY TEAGUE, Trustee

Notice of Foreclosure Sale

May 6, 2026

DEED OF TRUST ("Deed of Trust"):

Dated: July 27, 2019

Grantor: NANCY DAMIAN REYES and IVAN RUBIO HERNANDEZ

Trustee: FELIPE DIAZ

Lender: SANGU INVESTMENTS, LLC

Recorded in: Vol. 6104 Page 100 of the real property records of Kaufman County, Texas

Legal Description: see attached Exhibit "A" incorporated herein by reference as if fully set forth at length

Secures: Promissory Note ("Note") in the original principal amount of \$48,500.00, executed by NANCY DAMIAN REYES and IVAN RUBIO HERNANDEZ ("Borrower") and payable to the order of Lender

Foreclosure Sale:


Date: Tuesday, June 2, 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 located at 1902 US Hwy 175 Kaufman, Texas 75142.

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 SANGU INVESTMENTS, LLC'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, SANGU INVESTMENTS, LLC, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY -6 PM 1:21
LAURA A. HUGHES
COUNTY CLERK
BY:  NEPITY

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of SANGU INVESTMENTS, LLC's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with SANGU INVESTMENTS, LLC'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 SANGU INVESTMENTS, LLC 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.

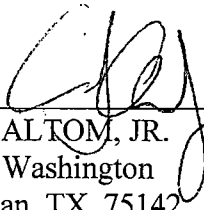
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 SANGU INVESTMENTS, LLC. 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.

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.

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.



GIL J. ALTOM, JR.
706 S. Washington
Kaufman, TX 75142
Telephone (972) 962-8300
Attorney for Mortgagee

EXHIBIT 'A'

All of the following described property situated in Mabank County, Texas.

Being a part of that certain tract or parcels of land, part of the John R. Taylor Survey, Patent No. 84, Volume 8, Abstract No. 534, Kaufman County, Texas, and being a part of a call 165 acre tract conveyed from Travis O. Harkness, individually and as Independent Executor of the estate of W. B. Harkness, deceased to Carl Austin Willeford and wife Marie Willeford recorded in Volume 581, Page 474, Deed Records Kaufman County, Texas, and being described by metes and bounds as follows:

BEGINNING at a 60-D nail set for corner in the centerline of County Road No. 116 (Prairieville Road), and said point being North 559.81 feet from the Southeast corner of said call 165 acre tract;

THENCE North 89 degrees 28 minutes 26 seconds West, 390.61 feet to a 1/2 inch iron rod found for corner;

THENCE North 223.0 feet to a 3/8 inch iron rod found for corner;

THENCE South 89 degrees 28 minutes 26 seconds East, 390.61 feet to a 60-D nail found for corner in the centerline of said County Road No. 116 (Prairieville Road);

THENCE South along said centerline, 223.0 feet to the PLACE OF BEGINNING and containing 87, 102.0 square feet or 2.0 acres of land, of which 0.09 of an acre lies within said road.


127 VILLANOVA CIR
FORNEY, TX 75126

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY -7 AM 9:52

LAURA A. HUGHES
COUNTY CLERK

00000010783157

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: June 02, 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 13, 2017 and recorded in Document INSTRUMENT NO. 2017-0023694 real property records of KAUFMAN County, Texas, with DANA KAY FOSTER AND JOE RODRIGUEZ JR, WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by DANA KAY FOSTER AND JOE RODRIGUEZ JR, WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$147,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. TRUIST 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.

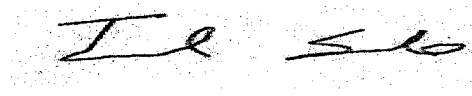
6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. TRUIST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o TRUIST BANK
1001 SEMMES AVENUE
MAIL CODE RVW 3014
RICHMOND, VA 23224



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 AND 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 5-7-26 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: 5-7-26

127 VILLANOVA CIR
FORNEY, TX 75126

00000010783157

00000010783157

KAUFMAN

EXHIBIT "A"

LOT 6, BLOCK 6, MCKELLAR HOME PLACE PHASE III, AN ADDITION TO THE CITY OF FORNEY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 120, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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 SALE


PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated February 23, 2024, executed by **ARNELIA GABRIELLE HILL MARTIN A/K/A ARNELIA G. HILL-MARTIN, AND CHRISTOPHER LAMARCUS MARTIN A/K/A CHRISTOPHER L. MARTIN, A MARRIED COUPLE**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21ST MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 2024-0005773, Official Public Records of Kaufman County, Texas, Mortgagee appoints K. Clifford Littlefield or Norma Jean Hesselstine, whose address is listed below, or Randy Daniel, Cindy Daniel or Jim O'Bryant, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, June 2, 2026**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Kaufman County Courthouse at the place designated by the Commissioner's Court for such sales in Kaufman County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 10:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2024 Palm Harbor Manufactured Home, Serial No. PHH320TX2430135ABC.

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.

EXECUTED this 4th day of May, 2026.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY -6 PM 4:03

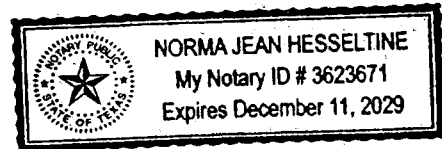
LAURA A. HUGHES
COUNTY CLERK
BY:  DEPUTY

← Littlefield

K. CLIFFORD LITTLEFIELD, Mortgagee Attorney
UPTON, MICKITS & HEYMANN, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401
Telephone: (361) 884-0612
Facsimile: (361) 884-5291
Email: clittlefield@umhlaw.com

THE STATE OF TEXAS §
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 4th day of May, 2026, to certify which witness my hand and official seal.



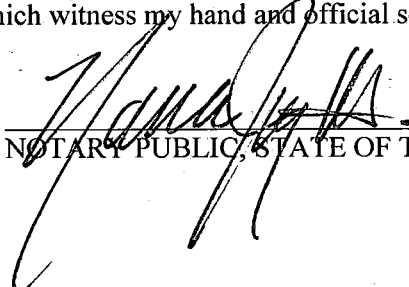

NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

Being all of Lot 5E, of the LAZY OAK LAKE SUBDIVISION as recorded in Cabinet 1, Page 587, Kaufman County, Texas, of the Real Property Records of Terrell, Kaufman County, Texas.

26-000882
2110 DANIBELLE DRIVE, FORNEY, TX 75126

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY -7 PM 2:10

NOTICE OF FORECLOSURE SALE

LAURA A. HUGHES
COUNTY CLERK

BY:


DEPUTY

Property:

The Property to be sold is described as follows:

LOT 28, BLOCK 13, HEARTLAND, PARCEL 5, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN/UNDER CABINET 3, SLEEVE 209, OF THE MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated October 21, 2015 and recorded on October 22, 2015 Book 4903 Page 411 as Instrument Number N/A in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information:

June 02, 2026, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, TX 75142, 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 JAMES W JONES AND REGINA S JONES secures the repayment of a Note dated October 21, 2015 in the amount of \$230,110.00. CARRINGTON MORTGAGE SERVICES, LLC, whose address is c/o Carrington Mortgage Services, LLC, 500 N. State College Blvd. Suites 1030, 1300 and 1400, Orange, CA 92868, is the current mortgagee of the Deed of Trust and Note and Carrington Mortgage 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.

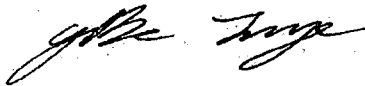


4874206

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, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Brown, Leslie Shuler, Randy Daniel, Cindy Daniel, Jim O'Bryant, Bonny Mounger, Robin Shelton, Angela Cooper, Xome Inc. and Tejas Corporate Services, LLC, NFPDS-TX LLC, Dustin George

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.



Tromberg, Miller, Morris & Partners, PLLC
Jonathan Andring, Attorney at Law
Melissa Brown, Attorney at Law
Yuri Han, Attorney at Law
Jake Troye, Attorney at Law
6080 Tennyson Parkway Suite 100
Plano, TX 75024



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, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Brown, Leslie Shuler, Randy Daniel, Cindy Daniel, Jim O'Bryant, Bonny Mounger, Robin Shelton, Angela Cooper, Dustin George
c/o Tromberg, Miller, Morris & Partners, PLLC
6080 Tennyson Parkway Suite 100
Plano, TX 75024

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 7 day of May, 2026. 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).

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 9/28/2023	Grantor(s)/Mortgagor(s): ECHO MARIE BALES-ROSS, AN UNMARRIED WOMAN AND CHRISTOPHER DON MILES, AN UNMARRIED MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR DHI MORTGAGE COMPANY, LTD, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Lakeview Loan Servicing, LLC
Recorded in: Volume: 8250 Page: 77 Instrument No: 2023-0027963	Property County: KAUFMAN
Mortgage Servicer: LoanCare, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3637 Sentara Way, Virginia Beach, VA 23452
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: 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 5, BLOCK "F", TRAVIS RANCH GOVERNOR'S LOTS, NO. 1, A SUBDIVISION IN THE CITY OF DALLAS, E.T.J., KAUFMAN COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLEEVE 152 OF THE PLAT RECORDS OF 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, 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.

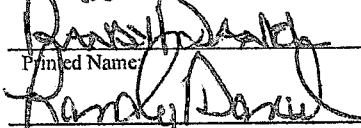
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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: 5/4/2026




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

Dated: 5-7-26



Printed Name

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY -7 AM 11:26
LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

MH File Number: TX-26-128066-POS
Loan Type: FHA

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 8/11/2021	Grantor(s)/Mortgagor(s): FUAD ANIMASHAUN AND OREOLUWA ANIMASHAUN, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR REPUBLIC STATE MORTGAGE CO., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: 7153 Page: 444 Instrument No: 2021-0032662	Property County: KAUFMAN
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 6/2/2026	Earliest Time Sale Will Begin: 10:00 AM
Place of Sale of Property: 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 21, BLOCK 8, OF HEARTLAND PHASE 16, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THEREOF
RECORDED IN CABINET 3, ENVELOPE 626, 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, 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.

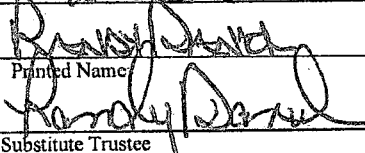
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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: 5/4/2026




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

Dated: 5-4-2026



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

BY: 
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY -7 AM 11:26

MH File Number: TX-26-129062-POS
Loan Type: Conventional Residential

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.

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 2nd day of June, 2026
Time: 10:00 AM or not later than three hours after that time
Place: AT "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." in Kaufman County, Texas.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY - 7 AM 11:26

Laura A. Hughes
County Clerk
Deputy

TERMS OF SALE: CERTIFIED FUNDS FOR FULL PURCHASE PRICE MUST BE PRESENTED AT THE TIME OF SALE. FinCEN data submission and certification requirements, if applicable, must be met timely by entities and trusts as defined by 89 CFR 70258. We ask for the required data or exemption to be submitted and certified to the law firm at the time of sale and no later than one (1) business day after the sale, if applicable.

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: October 31, 2022
Grantor(s): Maurice Moore and Sherill L Moore, Husband and Wife, and Elyse Maurene Council-Richards, an unmarried woman
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns
Original Principal: \$292,600.00
Recording Information: Deed Inst.# 2022-0041237,
Current Mortgagee/Beneficiary: Newrez LLC d/b/a Shellpoint Mortgage Servicing
Secures: The Promissory Note (the "Note") in the original principal amount of \$292,600.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County: Kaufman
Property Description: (See Attached Exhibit "A")
Property Address: 2166 Ocelot St, Crandall, TX 75114
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged to engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: NewRez, LLC d/b/a Shellpoint Mortgage Servicing
File No.: 26-04091TX

Mortgage Servicer Address: 75 Beattie Place, Suite 300 Greenville, SC 29601

SUBSTITUTE TRUSTEE(S): McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Drive, Suite 780 Irving, TX 75038

ATTENTION ALL PROSPECTIVE BIDDERS: On March 1, 2026, the data collection and reporting requirements under the U.S. Financial Crimes Enforcement Network (FinCEN) new Anti-Money Laundering Rule (Rule), found at 89 FR 70258, will go into effect.* The Rule applies to certain residential real estate sale transactions, including nonjudicial foreclosures, where the transfer is to a legal entity or trust, and the source of funds is non-financed (which includes cash, certified funds, private financing, or financing provided by an institution not subject to a federal Anti-Money Laundering or Suspicious Activity Report requirement.) As part of this Rule, non-exempt purchasers are required to provide additional information and documentation about themselves, their legal entities, and the source of funds used in the reportable transaction, if applicable.* The collection of this information and documentation by our firm is required to comply with the Rule's federal reporting requirements, if applicable. To submit and certify the required information, review informative resources/guides, or to certify an exemption please visit <https://fincen.foreclosurehotline.net/>. Note that a data submission or exemption form provided by an auctioneer may not be complete, which could require further data collection by the firm. Please submit and certify the required information at the time of sale and no later than one (1) business day after the sale, if applicable. If you have questions about the Rule or its applicability to you, please seek the advice of your own independent legal counsel, as this firm cannot give you legal advice.

* The Rule is the subject of ongoing litigation in several jurisdictions. We suggest that you seek your own legal counsel if you have questions about the status of the Rule and its applicability to your sale, if any.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust, and (3) to confirmation that the successful bidder has timely provided to the firm all information required by the Rule, 89 FR 70258, if applicable.

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.

/s/ Coury Jacocks
Coury Jacocks - Bar #: 24014306
Attorney for Newrez LLC d/b/a Shellpoint Mortgage Servicing
Coury.Jacocks@mccalla.com
1320 Greenway Drive, Suite 780
Irving, TX 75038
(469) 942-7141 Office
(469) 533-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am *Randy Deibel* whose address is *14800 Lakewood Blvd*. I declare under penalty perjury that *(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.

Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

EXHIBIT "A"

Lot 14, Block "AB", WILDCAT RANCH PHASE 3, a subdivision in Kaufman County, Texas, according to the map or plat thereof recorded in Document No. 2021-0050448, Cabinet 4, Slide 16, Plat Records of Kaufman County, Texas.

24-264408

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)

Deed of Trust Date: July 26, 2019	Original Mortgagor/Grantor: ZACKERY REYNOLDS AND DUSTIN DELLE ALLEN
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HOMESIDE FINANCIAL LLC DBA AMSW LENDING, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: U.S. BANK NATIONAL ASSOCIATION
Recorded in: Volume: 6086 Page: 196 Instrument No: 2019-0017752	Property County: KAUFMAN
Mortgage Servicer: U.S. Bank National Association	Mortgage Servicer's Address: 2800 Tamarack Rd. Owensboro, KY 42301

FILED FOR RECORD
 KAUFMAN CO. TEXAS
 2026 MAY -7 AM 11:26
 LAUF A. A. HUGHES
 COUNTY CLERK
 BY: [Signature]
 DEPUTY

* 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 \$356,425.00, executed by ZACKERY REYNOLDS and payable to the order of Lender.

Property Address/Mailing Address: 1814 HUNTSMAN WAY, FORNEY, TX 75126

Legal Description of Property to be Sold: LOT 23, BLOCK RR, DEVONSHIRE VILLAGE, PHASE 2C, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, PAGE 383, OF THE MAP AND/OR PLAT RECORDS KAUFMAN COUNTY, TEXAS AFFECTED BY CERTIFICATE OF CORRECTION RECORDED IN DOCUMENT NO. 2018-0016575 PLAT OR MAP RECORDS OF KAUFMAN COUNTY, TEXAS.

Date of Sale: June 02, 2026	Earliest time Sale will begin: 10:00 AM
------------------------------------	--

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, U.S. BANK NATIONAL ASSOCIATION, the owner and holder of the Note, has requested Auction.com, LLC whose address is 1 Mauchly Irvine, CA 92618 OR Randy Daniel or Cindy Daniel or Jim O'Bryant 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 *U.S. BANK NATIONAL ASSOCIATION* 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 Randy Daniel or Cindy Daniel or Jim O'Bryant 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 Randy Daniel or Cindy Daniel or Jim O'Bryant 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.

A handwritten signature in black ink, appearing to read "Randy Daniel", written over a horizontal line.

SUBSTITUTE TRUSTEE

AUCTION.COM LLC OR Randy Daniel or Cindy Daniel or
Jim O'Bryant, Trustee


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

Notice of Confidentiality Rights: If you are a natural person, you may remove or strike any or all of the following information from any instrument that transfers an interest in real property before it is filed for record in the public records: your Social Security number or your driver's license number.

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

NOTE: described as follows:

Date: March 26, 2015
Maker: Pablo David Martinez Aldana
Payee: Texas Mortgage Capital Corporation
Original Principal Amount: \$132,655.00

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY - 7 AM 11:08
LAURA A. HUGHES
COUNTY CLERK
BY:  DEPUTY

DEED OF TRUST: described as follows:

Date: March 26, 2015
Grantor: Pablo David Martinez Aldana, a Married Man, and Jessica Amalia Rivera Medina, a Married Woman
Trustee: David Ricker
Beneficiary: Texas Mortgage Capital Corporation
Recorded: filed for record on April 23, 2015, in the Real Property Records of Kaufman County, Texas under Instrument No. 2015-0007113.

LENDER: BT HARBOR ONE, LLC, a Texas limited liability company, through Transfer of Note and Lien dated June 7, 2017, from City Bank, as Secured Party, and filed of record on February 20, 2019, with the Real Property Records of Kaufman County, Texas under Instrument No. 2019-0003702.

BORROWER: Pablo David Martinez Aldana, a Married Man, and Jessica Amalia Rivera Medina, a Married Woman

PROPERTY: The real property described as follows:

LOT 20, BLOCK A, OF TOWN NORTH ESTATES 5, PHASE 2, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 662, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS and more commonly known 274 Meadowcrest Drive, Terrell, Texas 75160, together with all improvements, easements, personal property, intangibles, rents, revenues, contracts, and rights appurtenant to the real property, as described in the Deed of Trust.

SUBSTITUTE TRUSTEE: George A. Mallers as Substitute Trustee/Attorney/Authorized Agent of BT Harbor One, LLC pursuant to Section 51.0076 of the Texas Property Code.

SUBSTITUTE TRUSTEE ADDRESS: Cowles & Thompson, P.C., 4965 Preston Park Blvd., Ste. 320, Plano, Texas 75093

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

June 2, 2026, the first Tuesday of the month, to commence at 1:00 p.m. or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

The sale will occur on the front steps of the Kaufman County Justice Center (Main Courthouse) located at 1902 E. US Highway 175, Kaufman, Texas 75142, or in the area designated by the County Commissioners pursuant to Section 51.022 of the Texas Property Code.

NOTICES

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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEES 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.

RECITALS

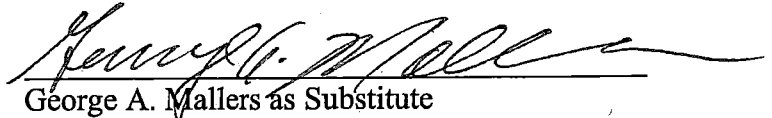
Default has occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

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

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or

warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold **AS IS, WHERE IS, AND WITH ALL FAULTS.**

EXECUTED as of May 7, 2026.



George A. Mallers as Substitute
Trustee/Attorney/Authorized Agent of
BT Harbor One, LLC

George A. Mallers
COWLES & THOMPSON, P.C. – PLANO
4965 Preston Park Blvd., Ste. 320
Plano, Texas 75093

ACKNOWLEDGEMENT

STATE OF TEXAS

§

COUNTY OF COLLIN

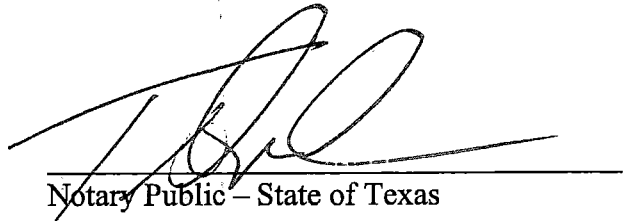
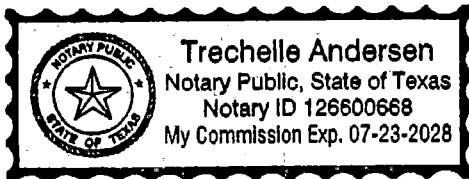
§

§

This instrument was acknowledged before me on May 7, 2026, by George A. Mallers. The acknowledging person personally appeared by:

physically appearing before me.

appearing by an interactive two-way audio and video communication that meets the requirements for online notarization under Texas Government Code chapter 406, subchapter C.



Notary Public – State of Texas

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY 11 AM 9:03

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

NOTICE OF FORECLOSURE SALE

Deed of Trust:

Dated: January 2, 2026
Grantor: DANIEL J. MORRIS AND COURTNEY J. MORRIS
Trustee: John A. Garza Jr.
Lender: Financial Perspectives, LLC
Recorded in: Document #2026-0000098 recorded in the real property records of KAUFMAN COUNTY, Texas
Secures: Promissory Note ("Note") in the original principal amount of \$81,500.00, executed by DANIEL J. MORRIS AND COURTNEY J. MORRIS ("Borrower"), with a maturity date of January 1, 2056.

Legal Description:

Lot 26, Block O, AMENDED FINAL PLAT OF THE TRAIL OF CHESTNUT MEADOW PHASE 4, an Addition to the City of Forney, Kaufman County, Texas, according to the Map or Plat Thereof Recorded in Cabinet 3, Page 9, of the Map and/or Plat Records of Kaufman County, Texas; and more commonly known as **412 Bur Oak Trl, Forney, Texas 75126.**

Foreclosure Sale:

Date: Tuesday, June 2, 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: At the Commissioners 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.

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 FINANCIAL PERSPECTIVES, LLC's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Substitute Trustee: Bennett M. Wyse, or Ted Gambordella, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon,



Michelle Schwartz, Jamie Dworsky, Angela Brown, Leslie Shuler,
Bonny Mounger, and/or Robin Shelton

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, FINANCIAL PERSPECTIVES, LLC, the owner and holder of the Note, 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 FINANCIAL PERSPECTIVES, LLC's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with FINANCIAL PERSPECTIVES, LLC'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 FINANCIAL PERSPECTIVES, LLC 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 FINANCIAL PERSPECTIVES, LLC. 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 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.



By: _____

Ted Gambordella, Substitute Trustee
5910 N Central Expy, Suite 920
Dallas, Texas 75206
P: 214-473-5551
F: 214-540-9333
Tgambordella@prattaycock.com
www.prattaycock.com

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY 11 AM 11:55
BY: LARA A. HUGHES
COUNTY CLERK

1. Property To Be Sold. The property to be sold is described as follows:
The real properties more particularly described on Exhibit "A" attached hereto and made a part hereof, together with the rights, appurtenances, and improvements thereto and certain other personal property as more particularly described in the Deed of Trust referenced herein.

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

Date: **Tuesday, June 2, 2026**

Time: The sale shall begin no earlier than **1:00 p.m.** or no later than three hours thereafter. The sale shall be completed by no later than **4:00 p.m.**

Place: **The sale will take place at the Kaufman County Courthouse at the place designated by the Kaufman County Commissioner's Court.**

The Deed of Trust (hereinafter described) permits the Lender (hereinafter described) to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust 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. Such reposting or refiled may be after the date originally scheduled for this sale.

3. 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 Lender 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.

4. Type of Sale. The sale is a nonjudicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust (herein so called) executed by Thomas United Properties, LLC., a Texas limited partnership (whether one or more, the "Grantor"), for the benefit of Electra and Associates, LLC recorded in the records of Kaufman County, Texas (Vol 8739 Pg 75, #2024-0034794)


5. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Indebtedness") including but not limited to the unpaid principal and interest owing on that real estate lien note (the "Note") dated on or about November 8, 2024, in the original principal amount of \$450,000.00, executed by the Grantor (or one of them) and payable to the order of Lender, and all renewals, modifications and extensions of the note. Lender is the current owner and holder of the Note and the Indebtedness and is the beneficiary under the Deed of Trust.

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

Electra and Associates, LLC
P.O. Box 29833
Dallas, Texas 75229
(214)670-0000

6. Default and Request To Act. Default has occurred under the Deed of Trust, and Lender has requested me, as Trustee, to conduct this sale. Notice is given that before the sale Lender may appoint another person as substitute trustee to conduct the sale.

DATED: 5/11/2026



Dan Barnett, Trustee
P.O. Box 29833
Dallas, Texas 75229
Phone: (214) 670-0000

**EXHIBIT A
TO
DEED OF TRUST, SECURITY AGREEMENT AND FINANCING STATEMENT**

Property

TRACT 1: (1200 E. 1st North Street)

BEING a part of Block No. 9 of the Brown or Brown Town addition to the City of Kaufman and, BEGINNING at the Northwest corner of said Block No. 9;
THENCE East 79 feet to corner on the north line of said block;
THENCE South 158 feet to corner;
THENCE West 79 feet to corner on the West boundary line of said Block No. 9;
THENCE North with said boundary line 158 feet to the place of Beginning and being the same lot described in deed from Bettie Mae Peteet and husband, Roy James Peteet to Loma Love, dated December 19th, 1941 and shown of record in Volume 274, Page 238 of the Deed Records of Kaufman County, Texas.

TRACT 2: (1114 E. 1st North Street)

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE TOWN OF KAUFMAN AND IN KAUFMAN COUNTY, TEXAS, AND BEING THE EAST ONE-HALF OF BLOCK NUMBER EIGHT (8) IN BROWN'S ADDITION TO THE SAID TOWN OF KAUFMAN, TEXAS, AND BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS, TO-WIT:

BEGINNING AT THE NORTHEAST CORNER OF SAID BLOCK NUMBER EIGHT;
THENCE WEST 100 FEET;
THENCE SOUTH 200 FEET;
THENCE EAST 100 FEET;
THENCE NORTH 200 FEET, TO THE PLACE OF BEGINNING.

TRACT 3: (1106 E. 1st North Street)

Being a tract or parcel of land situated in the City of Kaufman, Kaufman County, Texas, being part of Block 8 of Browntown, an addition to the City of Kaufman, Texas according to the plat thereof recorded in Volume 30, Page 162 of the Deed Records of Kaufman County, Texas and being all of that certain tract of land conveyed by Elizabeth A. Collier to Emmett Collier, Jr. by Warranty Deed recorded in Volume 0954, Page 586 of the Real Property Records of Kaufman County, Texas and being more particularly described as follows:

BEGINNING at a 1/2" inch iron rod set for corner in the southerly right-of-way line of East First Street North (50 feet wide), being the northeasterly corner of said Collier tract and the northwesterly corner of that certain tract of land conveyed to Bismark Thomas Jr. by Warranty Deed recorded in Volume 304, Page 17 of the Deed Records of Kaufman County, Texas;

THENCE South 00°30'00" East along the common line between said Collier and Thomas tracts a distance of 100.80 feet to a 3/4 inch iron pipe found for corner, being the southeasterly corner of said Collier tract and the northeasterly corner of that certain tract of land conveyed to Boe and Fannie L. Stearn by Warranty Deed recorded in Volume 548, Page 528 of the Deed Records of Kaufman County, Texas;

THENCE due West along the common line between said Collier and Stearn tracts a distance of 50.00 feet to a 1/2 inch iron pipe found for corner, being the southwesterly corner of said Collier tract and the common northerly corner of said Stearn tract and that certain tract of land conveyed to Johnnie Williams by Warranty Deed recorded in Volume 0974, Page 759 of the Deed Records of Kaufman County, Texas and being the southeasterly corner of that certain tract of land conveyed to Ruth Ann Wilson by Warranty Deed recorded in Volume 0941, Page 451 of the Deed Records of Kaufman County, Texas;

THENCE North 00°30'00" West along the common line between said Collier and Wilson tracts a distance of 100.80 feet to a 3/4 inch iron pipe found for corner in said southerly line of East First Street North, being the common northerly corner of said Collier and Wilson tracts;

THENCE due East along said southerly line of East First Street North and the northerly line of said Collier tract a distance of 50.00 feet to the POINT OF BEGINNING and containing 5,040 square feet or 0.116 acres, more or less.

TRACT 4: (805 & 807 S. Rockwall Ave)

The North half of all that certain lot, tract or parcel of land situated in the City of Terrell, Kaufman County, Texas, and being a part of the J.C. Hale Survey in the South part of the City of Terrell fronting West on Rockwall Avenue and more particularly described as follows:

Being a part of Block No. 231 according to the Official Map of the City of Terrell and beginning on the East line of Rockwall Avenue at the SW corner of said Block 231;

THENCE Eastward with the South line of Block No. 231 and the North line of Block No. 230 to the SE corner of said Block No. 231, being a distance of about 156 feet;

THENCE Northward with the East line of said Block No. 231 one hundred twenty feet corner;

THENCE Westward about 156 feet to the East line of Rockwall Avenue;

THENCE Southward with the East line of said Rockwall Avenue 120 feet to the place of beginning, said lot being out of the Irvine Addition to the City of Terrell, Kaufman County, Texas.

TRACT 5: (301 S. Rockwall Ave)

All that lot, tract or parcel of land situated in the City of Terrell, Kaufman County, Texas, described by metes and bounds as follows:

BEGINNING at the N.W. corner of Lot No. 5, Block 247, Revised Map of the City of Terrell, Texas;

• THENCE S. 8 deg. 20' W. 100 feet to stake for corner on the E. line of Rockwall Avenue;
• THENCE S. 81 deg. 40' E. 111 feet to stake for corner;
THENCE N. 8 deg. 20' E. 100 feet to stake for corner;
THENCE N. 81 deg. 40' W. 111 feet to the PLACE OR BEGINNING, being known and designed as Lot 5, Block 247, according to the Revised Map of the City of Terrell, Texas, dated January 1, 1912, and being the same property conveyed to J.H. Carlisle and Elnora Carlisle by W. Charlton Griffith, Trustee, by Trustee's Deed dated July 7, 1936, and recorded in Vol. 247, Page 70, Deed Records of Kaufman County, Texas.

2026 MAY 11 AM 11:22

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

Deed of Trust Date: November 22, 2013	Original Mortgagor/Grantor: FRANK A THAYER AND JEANMARIE M THAYER
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMCAP MORTGAGE LTD. DBA GOLD FINANCIAL SERVICES, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: SELENE FINANCE, LP
Recorded in: Volume: 4470 Page: 355 Instrument No: 2013-0021554	Property County: KAUFMAN
Mortgage Servicer: Selene Finance LP	Mortgage Servicer's Address: 3501 Olympus Blvd, Suite 500, Dallas, Texas 75019

* 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 \$161,910.00, executed by FRANK A THAYER AND JEANMARIE M THAYER and payable to the order of Lender.

Property Address/Mailing Address: 2012 KILLEEN DR, FORNEY, TX 75126

Legal Description of Property to be Sold: LOT 18 BLOCK L, TRAVIS RANCH PHASE 3B, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 748, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Date of Sale: June 02, 2026

Earliest time Sale will begin: 10:00 AM

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, *SELENE FINANCE, LP*, 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 *SELENE FINANCE, LP* 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.

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.

A handwritten signature in cursive script, appearing to read "Randy Dowd", is written over a horizontal line.

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

2026 MAY 11 AM 11:22
FILED FOR RECORD
KAUFMAN CO. TEXAS
COUNTY CLERK

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)*

Deed of Trust Date: July 31, 2017	Original Mortgagor/Grantor: DONAVON SESSION AND SAPHIRE SMITH
Original Beneficiary / Mortgagee: WELLS FARGO BANK, N.A., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST
Recorded in: Volume: 5418 Page: 188 Instrument No: 2017-0017765	Property County: KAUFMAN
Mortgage Servicer: Selene Finance LP	Mortgage Servicer's Address: 3501 Olympus Blvd, Suite 500, Dallas, Texas 75019

* 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 \$315,250.00, executed by DONAVON SESSION AND SAPHIRE SMITH and payable to the order of Lender.

Property Address/Mailing Address: 10231 BANTRY LN, FORNEY, TX 75126

Legal Description of Property to be Sold: LOT 10, BANTRY GARDENS, AN ADDITION TO THE TOWN OF TALTY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET 2, ENVELOPE 710, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Date of Sale: June 2, 2026	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: THE FRONT STEPS OF 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 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, *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST*, the owner and holder of the Note, has requested Randy Daniel or Cindy Daniel or Jim O'Bryant 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 *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL*



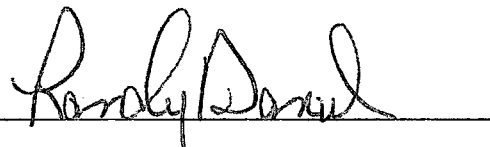
CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Randy Daniel or Cindy Daniel or Jim O'Bryant 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 Randy Daniel or Cindy Daniel or Jim O'Bryant 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 Mortgagee, 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.

A handwritten signature in cursive script, appearing to read "Randy Daniel", is written over a horizontal line.

SUBSTITUTE TRUSTEE

Randy Daniel or Cindy Daniel or Jim O'Bryant, Trustee

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

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

Jose Miguel Morales Casiano
Adriana Rojas Gonzalez
1458 Martingale Ln.
Forney, TX 75126

Sent via regular mail and CMRR # 9589 0710 5270 1817 1551 26 on 05/08/2026

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY 12 AM 8:43

LAURA A. HUGHES
COUNTY CLERK

BY:

DEPUTY

NOTICE OF TRUSTEE'S SALE

WHEREAS Jose Miguel Morales Casiano and Adriana Rojas Gonzalez 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 2024-0009166, 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 2nd day of June 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 30, BLOCK 10, DEVONSHIRE VILLAGE 20, AN ADDITION TO THE KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, PAGE 200, MAP AND/OR PLAT RECORDS, 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, Alicia Rios, Cassandra Gonzalez, Patricia Medrano-Lowe, Denyse Crews, Stephanie Walker, Randy Daniel, Cindy Daniel or Jim O'Bryant
Substitute Trustee(s)
3206 E Richardson Rd., Suite G
Edinburg, Texas 78542
(956) 254-0722

FILED FOR RECORD
KAUFMAN CO TEXAS
2026 MAY 12 PM 2:12

LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

WHEREAS, on or about June 5, 2023, 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 Jennifer Estrada, the present owner of said real property, to Wildcat Ranch Homeowners Association, Inc. (the "Association"); and

WHEREAS, the said Jennifer Estrada 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;

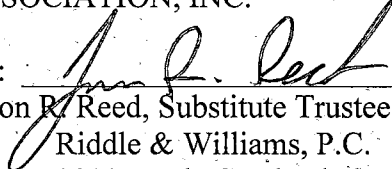
NOW, THEREFORE, notice is hereby given that on Tuesday, June 2, 2026, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the County 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 10:00 o'clock a.m., 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, Wildcat Ranch Phase 1B, an Addition to the County of Kaufman, Texas According to the Map or Plat thereof recorded in Volume 3, Page 657, Map and/or Plat records, Kaufman County, Texas (2040 Serval Lane)

WITNESS my hand this 12th day of May, 2026

WILDCAT RANCH HOMEOWNERS
ASSOCIATION, INC.

By: 
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.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY 12 PM 2:12

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

WHEREAS, on or about September 2, 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 Bryan R. Hamilton, the present owner of said real property, to The Villages of Fox Hollow Homeowners' Association, Inc. (the "Association"); and

WHEREAS, the said Bryan R. Hamilton 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;

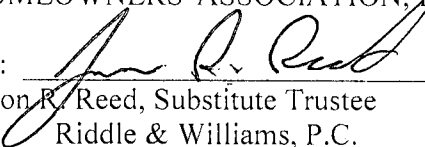
NOW, THEREFORE, notice is hereby given that on Tuesday, June 2, 2026, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the County 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 10:00 o'clock a.m., and the sale will take place not later than three (3) hours after that time.

Said real estate is described as follows:

Lot 9, Block R, Fox Hollow Phase 1, an addition to the City of Forney, Kaufman County, Texas, According to the Plat thereof recorded in Cabinet 2, Envelope 593, as amended in Cabinet 2, Envelope 603C, Plat Records, Kaufman County, Texas. (1146 Woods Road)

WITNESS my hand this 12th day of May, 2026

THE VILLAGES OF FOX HOLLOW
HOMEOWNERS' ASSOCIATION, INC.

By: 
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. 123127-422

IN RE: ORDER FOR FORECLOSURE § IN THE DISTRICT COURT OF
CONCERNING §
§
1146 Woods Road § KAUFMAN COUNTY, TEXAS
Forney, TX 75126 §
§
UNDER TEX. R. CIV. PROC. 736 §
§
AND BRYAN R. HAMILTON § 422ND JUDICIAL DISTRICT
ORDER FOR FORECLOSURE

On December 4, 2025, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action 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 1146 Woods Road, Forney, Texas 75126, and further described as follows:

Lot 9, Block R, Fox Hollow Phase 1, an addition to the City of Forney, Kaufman County, Texas, According to the Plat thereof recorded in Cabinet 2, Envelope 593, as amended in Cabinet 2, Envelope 603C, Plat Records, Kaufman County, Texas. (1146 Woods Road) (hereinafter the "Property").

The Court finds that the Association's Application for Foreclosure complies with Rule 736.1 of the Tex. R. Civ. Proc. and was properly served in accordance with Rule 736.4 of the Tex. R. Civ. Proc. The Court further finds that Respondent has not previously filed a response, and the return of service has been on file with the clerk of the Court for at least 10 days before the date of this Order. The Court finds that the name and last known address of each respondent is as follows:

Bryan R. Hamilton
1146 Woods Road
Forney, Texas 75126

Pursuant to Rule 736.7 of the Tex. R. Civ. Proc., all facts alleged in the Application for Foreclosure and supported by the affidavit of material facts constitute prima facie evidence of the truth of the matters alleged. 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 Respondent's acquisition of the Property, Respondent 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 Respondent's ownership, Respondent has been assessed maintenance fees in a non-discriminatory manner based on Respondent's 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 14, 2025, Respondent is 22 months in default in his/her obligations to the Association for a total of One Thousand Six Hundred and Eighty Nine Dollars and Sixty Cents (\$1,689.60).
10. Respondent has been notified of the amounts due and unpaid attributed to Respondent's failure to pay the assessments and other charges by notice letter dated June 18, 2025.
11. A Notice of Lien was filed on or about September 2, 2025 at Instrument No. 22584 in the office of the County Clerk of KAUFMAN, Texas, and Respondent was notified of same by letter dated August 29, 2025.
12. The Association afforded Respondent thirty (30) days to cure the default pursuant to the August 29, 2025 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 a copy of this Order with the notice of foreclosure sale sent to Respondent; and

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

SIGNED ON February 12, 2026



JUDGE PRESIDING

Notice of Foreclosure Sale 2026 MAY 12 PM 12: 47

Deed of Trust ("Deed of Trust"):

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

Dated: May 19, 2025

Grantor: Azekunee Casa LLC, a Wyoming limited liability company

Trustee: Ronald K. Ballard

Lender: James Bear, 75.76% Undivided Interest AND Lobo Rojo, LLC, a Texas limited liability company, 24.24% Undivided Interest

Current Holder: James Bear, 75.76% Undivided Interest AND Lobo Rojo, LLC, a Texas limited liability company, 24.24% Undivided Interest

Recorded in: Deed of Trust, Kaufman County, Texas as instrument number 2025-0015981.

Legal Description: Lot 6, Block A, SAINT MARY ADDITION, an addition to the City of Terrell, Kaufman County, Texas, according to the plat thereof recorded in Cabinet 1, Envelope 54, Plat Records, Kaufman County, Texas;

Commonly known as: 105 Northview Dr, Terrell, TX 75160;

Secures: Secured Promissory Note ("Note") in the original principal amount of \$165,000.00, executed by Azekunee Casa LLC, a Wyoming limited liability company, ("Borrower") and payable to the order of Lender, now held by James Bear, 75.76% Undivided Interest AND Lobo Rojo, LLC, a Texas limited liability company, 24.24% Undivided Interest.

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust.

Substitute Trustee: David L. Pritchard, Alex Londoff, or any of them acting alone.

Substitute Trustee's Addresses: David L. Pritchard
1244 Southridge Court, Suite 102
Hurst, Texas 76053

Alex Londoff
c/o 1244 Southridge Court
Suite 102
Hurst, TX 76053

Foreclosure Sale:

Date: June 2, 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 PM and not later than three hours thereafter.**

Place: Kaufman County Courthouse, in Kaufman County, Texas, at the following location: PLACE DESIGNATED BY THE 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 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, Lender, the owner and holder of the Note, 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 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 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 Lender. 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

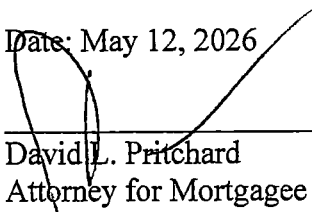
independent investigation of the nature and physical condition of the Property.

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.

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.

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: May 12, 2026



David L. Pritchard
Attorney for Mortgagee
1244 SOUTHRIDGE CT, STE 102
HURST, TX 76053
Telephone (817) 285-8017
Telecopier (817) 285-0224