

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#: 26-39559

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 APR -9 AM 9:17

LAURA A. HUGHES
COUNTY CLERK

BY: 
VERITY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 8/31/2020, John Christopher Howell A Single Man , as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Scott R. Valby, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Crestmark Mortgage Company, Ltd., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$342,900.00, payable to the order of Crestmark Mortgage Company, Ltd., which Deed of Trust is Recorded on 9/4/2020 as Volume 2020-0026663, Book 6576, Page 183, 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 12 in Block 16, Devonshire Village 4C, an addition in the County of Kaufman, Texas, according to the Map or Plat thereof, Recorded in Volume 3, Page 433, real property records, Kaufman County, Texas.

Commonly known as: **813 KNOXBRIDGE ROAD FORNEY, TX 75126**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamle Dworsky, Angela Brown, Leslie Shuler**, 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 **Carrington Mortgage Services, LLC**, 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 **7/7/2026 at 11:00 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: **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.**

NOTICE IS FURTHER GIVEN that , except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, 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.



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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 4/7/2026

WITNESS, my hand this 04/09/26

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 Stockman

By: Substitute Trustee(s)
Jeff Benton, Brandy Bacon, Jack Beckman, Brenda
Wiggs, Guy Wiggs, David Stockman, Donna
Stockman, Janet Pinder, Brandy Bacon, Michelle
Schwartz, Jamie Dworsky, Angela Brown, Leslie
Shuler
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 APR 16 AM 10: 21

1534 Vega Dr, Forney, TX 75126

26-005206

LAURA A. HUGHES
COUNTY CLERK

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE
BY _____ DEPUTY

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

1. Date, Time, and Place of Sale.

Date: 07/07/2026

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

Place: The area designated by the Commissioners Court of Kaufman County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 18, 2021 and recorded in the real property records of Kaufman County, TX and is recorded under Clerk's Instrument Number 2021-0048165, of the Real Property Records of Kaufman County, Texas with Edwin Orantes (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nomisolely as nominee for Crosscountry Mortgage, LLC, its successors and assigns mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Edwin Orantes, securing the payment of the indebtedness in the original amount of \$305,504.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. CrossCountry Mortgage, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. LOT 17, BLOCK E, OF TRAVIS RANCH PHASE 2I, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 3, SLEEVE 593, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Nationstar Mortgage LLC d/b/a Mr. Cooper, as Mortgage Servicer, is representing the current Mortgagee whose address is:

CrossCountry Mortgage, LLC
8950 Cypress Waters Blvd
Coppell, TX 75019

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

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF

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

Please be advised that the trustee will require any entity or trust bidder at this trustee's sale to provide beneficial ownership information, documentation, and written certification as required under FinCEN's Anti-Money Laundering Regulations for Residential Real Estate Transfers, effective for transfers to covered transferees closing on or after March 1, 2026. This requirement applies where the purchaser is a legal entity (including an LLC, corporation, or partnership) or a trust, and the transfer is not financed by an institutional lender subject to existing anti-money laundering requirements. The required information and certification must be provided to the trustee prior to issuance of the trustee's deed upon sale. No trustee's deed will be issued for a covered transfer until all required FinCEN information has been received and certified. Additional information regarding these regulations and required transferee disclosures can be found at:

<https://www.fincen.gov/rre> and <https://www.fincen.gov/trc-faqs>

04/14/2026

Executed on

/s/ Jeffrey Kramer

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

4-15-26

Executed on

Randy Daniel

SUBSTITUTE TRUSTEE
Agency Sales and Posting LLC, or AUCTION.COM
LLC, or Tejas Corporate Services, LLC
7500 Dallas Pkwy #200, Plano, TX 75024

CERTIFICATE OF POSTING

My name is Randy Daniel, and my address is 7500 Dallas Pkwy #200, Plano, TX 75024. I declare under penalty of perjury that on 4-15-26 I filed at the office of the Kaufman County Clerk and caused to be posted at the Kaufman County courthouse this notice of sale.

Declarant's Name:

Date:

Randy Daniel
4-15-26

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.: 143453-TX

Date: April 22, 2026

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: SERGIO STEVEN GOMEZ, A SINGLE MAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HOMETOWN EQUITY MORTGAGE, LLC DBA THELENDER, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 1/22/2021, RECORDING INFORMATION: Recorded on 1/27/2021, as Instrument No. 2021-0003500 in Book 6806 Page 446

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **LOT 42, BLOCK B, TRAVIS RANCH, PHASE 3A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 613, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **7/7/2026**, 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.

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

PennyMac Loan Services, LLC
3043 Townsgate Rd, Suite 200
Westlake Village, CA 91361

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.



FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR 23 PM 1:34
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

Matter No.: 143453-TX

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 XOME INC., TEJAS CORPORATE SERVICES LLC, NFPDS-TX 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 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

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.**

FILED FOR RECORD
KAUFMAN CO. TEXAS

LAURA A. HUGHES
COUNTY CLERK
DEPUTY

2026 APR 23 PM 1:34

Matter No.: 141001-TX

Date: April 22, 2026

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: MICHAEL GROGITSKY AND ANGELA GROGITSKY, HUSBAND AND WIFE
ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC., ITS SUCCESSORS AND ASSIGNS
CURRENT MORTGAGEE: PennyMac Loan Services, LLC
MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 4/22/2022, RECORDING INFORMATION: Recorded on 4/22/2022, as Instrument No. 2022-0015871 in Book 7592 Page 158

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 33, BLOCK 1, HEARTLAND, PHASE 15, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 606, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 7/7/2026, 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.

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

PennyMac Loan Services, LLC
3043 Townsgate Rd, Suite 200
Westlake Village, CA 91361

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.



Matter No.: 141001-TX

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 XOME INC., TEJAS CORPORATE SERVICES LLC, NFPDS-TX 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 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

I

124663
25TX373-0406

2049 WILDWOOD DR, FORNEY, TX 75126

NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

LOT 12, BLOCK I, HONEYSUCKLE MEADOWS WINDMILL FARMS, PHASE 2A-SECTION 2, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 2, PAGE 529, OF THE MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated November 6, 2023 and recorded on November 7, 2023 as Instrument Number 2023-0031426 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information:

July 07, 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 ISRAEL GAMEZ secures the repayment of a Note dated November 6, 2023 in the amount of \$265,109.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation 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.

BY: _____
DEPUTY
LAURA A. HUGHES
COUNTY CLERK

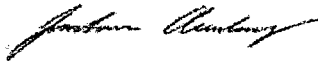
2026 APR 23 PM 12:07

FILED FOR RECORD
KAUFMAN CO. TEXAS

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

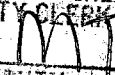
I, Donna Stockman, declare under penalty of perjury that on the 23 day of April, 2026, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

26-01441
1130 BARBARY FIELDS ST, FORNEY, TX 75126

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 APR 23 PM 12:07

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

LADRA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

Property:

The Property to be sold is described as follows:

LOT 15, BLOCK 7, FALCON HEIGHTS VILLAGE 2, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF FILED IN CABINET 4, SLIDE 280, PLAT RECORDS AND UNDER CLERK'S FILE NO. 2023-00028358, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated January 31, 2025 and recorded on February 2, 2025 at Instrument Number 2025-0003152 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information:

July 7, 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 SHERLAND BASTISTE FAGAN secures the repayment of a Note dated January 31, 2025 in the amount of \$251,009.00. 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.



4872735

/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, Bonny
Mounger, Robin Shelton, 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 23 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).

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#: 25-37856

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 APR 23 PM 12:07

LAURA A. HUGHES
COUNTY CLERK

BY: MT
DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 6/29/2022, Crescencio Rodriguez, an unmarried man, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Angela R Hernandez, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$389,240.00, payable to the order of DHI Mortgage Company, Ltd., which Deed of Trust is Recorded on 7/1/2022 as Volume 2022-0025626, Book 7703, Page 455, 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 19, Block "P", Travis Ranch Phase 3F, A Subdivision in Kaufman County, Texas, According to the Map or Plat Thereof Recorded in Cabinet 4, Envelope 3 of the Plat Records of Kaufman County, Texas and Under Clerk's Document No. 2021- 0044347 of the Official Public Records of Kaufman County, Texas.

Commonly known as: **4124 ELLINGER DR HEATH, TX 75126**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, Leslie Shuler**, 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 **Carrington Mortgage Services, LLC**, 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 **7/7/2026 at 11:00 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: **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.**

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



4872489

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. 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/irre-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 4/20/2026

WITNESS, my hand this 04/23/26

Kavonnah Dobson

By: Kavonnah Dobson, Sr. Trustee Sale Specialist
Vylla Solutions, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
500 N. State College Blvd., Suite 1400A
Orange, CA 92868

Donna Stockman

By: Substitute Trustee(s)
Jeff Benton, Brandy Bacon, Jack Beckman, Brenda
Wiggs, Guy Wiggs, David Stockman, Donna
Stockman, Janet Pinder, Brandy Bacon, Michelle
Schwartz, Jamie Dworsky, Angela Brown, Leslie
Shuler
C/O Vylla Solutions, LLC
500 N. State College Blvd., Suite 1400A
Orange, CA 92868

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 APR 23 PM 12:07

RT6 1599

T.S. #: 2026-23483-TX

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

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, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC, NFPDS-TX 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: 7/7/2026

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 13, IN BLOCK D, OF CREEKSIDE ESTATES, PHASE 2, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 504, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Commonly known as: 107 SPRING CREEK LANE TERRELL, TX 75160

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 6/13/2022 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 6/14/2022 under County Clerk's File No 2022-0023009, in Book 7674 and Page 180 in the Real Property Records of Kaufman County, Texas.

Grantor(s):	JOSE LUIS ESTRADA JR and DESIREE ANGEL CRUZ, HUSBAND AND WIFE
Original Trustee:	THOMAS E. BLACK Jr.
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>.

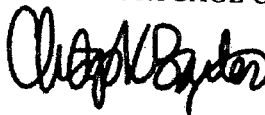
6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$248,657.00, executed by JOSE LUIS ESTRADA JR and DESIREE ANGEL CRUZ, HUSBAND AND WIFE, 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 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: 4/14/2026

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

TS No.: 2026-06768
25-000001-568

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: 07/07/2026

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: 14780 N 3RD ST, SCURRY, TX 75158

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. If the sale is set aside or otherwise rescinded, the Purchaser at the sale shall be entitled to the return of the funds paid pursuant to section 51.016 of the Texas Property Code.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 06/24/2022 and recorded 07/01/2022 in Book 7700, Page 314 Document 2022-0025330, real property records of Kaufman County, Texas, with **Jared Busby and Amber Busby, husband and wife** grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICAN PACIFIC MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS as Lender, SERVIS ONE, INC DBA BSI FINANCIAL SERVICES 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 **Jared Busby and Amber Busby, husband and wife**, securing the payment of the indebtedness in the original principal amount of **\$256,155.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **SERVIS ONE, INC DBA BSI FINANCIAL SERVICES** is the current mortgagee of the note and deed of trust or contract lien.

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: SEE EXHIBIT A

8. Mortgage Servicer Information: The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement.

Servis One, Inc., dba BSI Financial Services
4200 Regent Blvd, Suite B200
Irving, TX 75063
Phone: 800-327-7861

BY: 
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

2026 APR 23 AM 11:32

FILED FOR RECORD
KAUFMAN CO. TEXAS

TS No.: 2026-06768
25-000001-568

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: 4/21/2026

Marise Vidrine
Printed Name: Marise Vidrine

Entra Default Solutions, LLC

1355 Willow Way, Suite 115

Concord, CA 94520

Telephone: (925) 272-4993

Authorized Agent of the Mortgagee or Mortgage Servicer

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

I am Randy Danel Certificate of Posting
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 4/21/2026 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.

TS No.: 2026-06768
25-000001-568

EXHIBIT A

Being a tract or parcel of land situated in the John Anglin Survey, Abstract No. 5, located in Kaufman County, Texas, also being a portion of Lot 9N, of Beautiful Acres, an Addition in Kaufman County, Texas, according to the Map or Plat thereof recorded in Volume 1, Page 312 of the Map Records of Kaufman County, Texas, same being all that tract of land described in deed conveyed to Dust A. Wood and Erica Lively, a married couple, recorded in Document No. 2015-0016604, Deed Records, Kaufman County, Texas, and being more particularly described by metes and bounds as follows;

BEGINNING at a 1/2 inch iron pipe found for corner, said corner lying along the East line of North 3rd Street, also being the Southwest corner of a tract of land described in deed conveyed to Clarence Earl Doty Jr., recorded in Volume 6608, Page 452, Deed Records, Kaufman County, Texas, and being the Northwest corner of said Wood/Lively tract;

THENCE North 88 degrees 56 minutes 38 seconds East along the South line of said Doty tract a distance of 299.10 feet to a 1/2 inch yellow capped iron rod set for corner, said corner being the Northwest corner of a tract of land described in deed conveyed to Kenneth R. Lively and wife, Janice M. Lively, recorded in Volume 642, Page 356, Deed Records, Kaufman County, Texas;

THENCE South 08 degrees 07 minutes 00 seconds West a distance of 251.27 feet to a 1/2 inch yellow capped iron rod set for corner;

THENCE South 02 degrees 31 minutes 20 second East a distance of 223.10 feet to a 1/2 inch yellow capped iron rod set for corner, said corner lying along the North line of a tract of land described in deed conveyed to Michael R. Lee and wife, Janis Lee, recorded in Volume 740, Page 786, Deed Records, Kaufman County, Texas, also being the Southwest corner of said Lively tract (2015-0016604);

THENCE South 88 degrees 55 minutes 30 seconds West along the North line of said Lee tract a distance of 277.11 feet to a 1/2 iron rod found for corner, said corner lying along the East line of said North 3rd Street, also being the Northwest corner of said Lee tract; THENCE North 00 degrees 26 minutes 47 second East along the East line of said North 3rd Street a distance of 471.34 feet to the POINT OF BEGINNING and containing 130,560 square feet or 3.00 acres of land.

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: 07/07/2026

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: 8532 DENIM ST, TERRELL, TX 75160

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 01/22/2021 and recorded 06/07/2021 in Book OPR 7032 Page 427 Document 2021-0022261, real property records of Kaufman County, Texas, with Juan T Arredondo, an unmarried man grantor(s) and PHH MORTGAGE CORPORATION 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 Juan T Arredondo, an unmarried man, securing the payment of the indebtedness in the original principal amount of \$80,504.00, 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 F/K/A PHH MORTGAGE CORPORATION** is the current mortgagee of the note and deed of trust or contract lien.

BY: 
LAURA A. HUGHES
COUNTY CLERK

2026 APR 23 AM 11:32

FILED FOR RECORD
KAUFMAN CO. TEXAS

TS No.: 2026-00474-TX
26-000240-673

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 39 OF KAUFMAN TERRACE ADDITION, AN ADDITION IN KAUFMAN COUNTY, TEXAS,
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 206, OF THE
PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.**

USED : X

YEAR :2002

LENGTH: 30

WIDTH: 56

MANUFACTURE/MAKE : PALM HARBOR HOMES

MODEL NAME OR MODEL NO.: MPT356F6SERIAL NO : MP1511345AB

HUD LABEL NUMBER :PFS0000784817,PFS0000784818

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

TS No.: 2026-00474-TX
26-000240-673

Notice of [Substitute] Trustee Sale

9. **Limitation of Damages:** If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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

Date: April 16, 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 Certificate of Posting
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 4/23/26 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.

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.

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

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 SUBSTITUTE TRUSTEE'S SALE

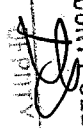
DATE: April 22, 2026

NOTE: Note described as follows:

Date: July 6, 2022
Maker: Darren Gillespie
Payee: NewRez LLC successor to original lender
Original Principal Amount: \$458,689.00

DEED OF TRUST: Deed of Trust described as follows:

Date: July 6, 2022
Grantor: Darren Gillespie, a single man
Trustee: Gregory S. Graham
Beneficiary: NewRez LLC successor to original lender
Recorded: INSTRUMENT NO. 2022-0026832, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF KAUFMAN COUNTY, TEXAS.

BY: 
LAURA A. HUGHES
COUNTY CLERK

2026 APR 23 AM 11:31

FILED FOR RECORD
KAUFMAN CO. TEXAS

LENDER: NEWREZ LLC

BORROWERS: DARREN GILLESPIE

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN KAUFMAN COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL

PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, *SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.*

SUBSTITUTE TRUSTEE: TERRY WATERS, BRUCE MILLER, ASHLEE LUNA, RAMIRO CUEVAS, PATRICK ZWIERS, SHAWN SCHILLER, DARLA BOETTCHER, LISA BRUNO, ANGIE USELTON, CONRAD WALLACE, TONYA WASHINGTON, MISTY MCMILLAN, TIONNA HADNOT, AUCTION.COM LLC, RANDY DANIEL, CINDY DANIEL, JEFF BENTON, AND DAVID GARVIN.

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, Eighth Floor
Dallas, Texas 75219

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

July 7, 2026 the first Tuesday of the month, to commence at 10:00 A.M., or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In KAUFMAN County, Texas, at KAUFMAN COUNTY COURTHOUSE, 1902 US HIGHWAY 175, KAUFMAN TX 75142 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.

RECITALS

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 due to a default in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with the Lender's rights and remedies under the Deed of Trust and applicable law.

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, I, as 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.

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 PETITIONER OR PETITIONER'S ATTORNEY IMMEDIATELY.

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows:

Date: July 6, 2022
Grantor: Darren Gillespie, a single man
Trustee: Gregory S. Graham
Beneficiary: NewRez LLC successor to original lender
Recorded: INSTRUMENT NO. 2022-0026832, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF KAUFMAN COUNTY, TEXAS.

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN KAUFMAN COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, *SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.*

SUBSTITUTE TRUSTEE: TERRY WATERS, BRUCE MILLER, ASHLEE LUNA, RAMIRO CUEVAS, PATRICK ZWIERS, SHAWN SCHILLER, DARLA BOETTCHER, LISA BRUNO, ANGIE USELTON, CONRAD WALLACE, TONYA WASHINGTON, MISTY MCMILLAN, TIONNA HADNOT, AUCTION.COM LLC, RANDY DANIEL, CINDY DANIEL, JEFF BENTON, AND DAVID GARVIN.


Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, 8th Floor
Dallas, Texas 75219

Each Substitute Trustee is appointed effective as of April 22, 2026, pursuant to Texas

Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

By: 

Name: Ryan Sheets, Attorney for NewRez LLC

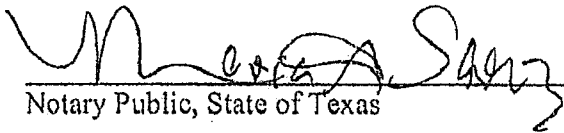
THE STATE OF TEXAS

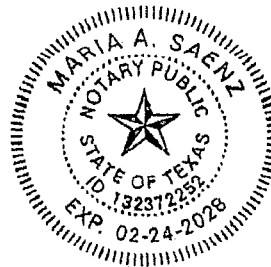
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COUNTY OF DALLAS

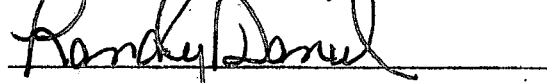
BEFORE ME, the undersigned authority, on this day appeared Ryan Sheets, and after being by me duly sworn, stated that they executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on April 22, 2026.


Notary Public, State of Texas



Notice of Sale executed by:



Name: Randy Daniel

Substitute Trustee

EXHIBIT A

LOT 8, BLOCK U, OF FOX HOLLOW - PHASE 2A, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 608, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

DEED OF TRUST INFORMATION:

Date: 01/20/2022
Grantor(s): BRYCE JYSHON OWENS, AN UNMARRIED MAN, AND JASON EVANS, AN UNMARRIED MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LEADERONE FINANCIAL CORPORATION, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$184,593.00
Recording Information: Book 7441 Page 100 Instrument 2022-0002992
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 1434 HIGHBRIDGE BLVD, CRANDALL, TX 75114

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

Date of Sale: Tuesday, the 7th day of July, 2026
Time of Sale: 10:00AM or within three hours thereafter.
Place of Sale: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

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

Substitute Trustee(s): Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act.

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

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

BY: 
LAURA A. HUGHES
COUNTY CLERK

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

Certificate of Posting

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 11/25/01 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

Exhibit "A"

LOT 14, BLOCK G, HIGHBRIDGE PHASE 2, A SUBDIVISION LOCATED IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER CABINET 3, SLEEVE 656, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

KAUFMAN County

Deed of Trust Dated: May 17, 2005

Amount: \$52,000.00

Grantor(s): MUGGY COLLIER

Original Mortgagee: AAMES FUNDING CORPORATION DBA AAMES HOME LOAN

Current Mortgagee: U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN INTEREST TO U.S. BANK NATIONAL ASSOCIATION, SUCCESSOR TRUSTEE TO LASALLE BANK NATIONAL ASSOCIATION, ON BEHALF OF THE HOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2005-HE9, ASSET-BACKED CERTIFICATES SERIES 2005-HE9

Mortgagee Servicer and Address: c/o SELECT PORTFOLIO SERVICING, INC., 3217 South Decker Lake Drive, Salt Lake City, UT 84119

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property

Recording Information: Document No. 00010037

Legal Description: ALL THAT CERTAIN LOT, OR TRACT OR PARCEL OF LAND SITUATED WITHIN THE CORPORATE LIMITS OF THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, PART OF BLOCK NO. 14 OF THE ALLEN ADDITION TO SAID CITY OF KAUFMAN AND ALL OF THAT CERTAIN TRACT CONVEYED TO MUGGY COLLIER BY ERA MAE WREN ON JANUARY 17, 2003, RECORDED IN VOL. 2133 PAGE 155 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO-WIT. SEE EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES. Whereas, an Order to Proceed with Expedited Foreclosure under the Texas Rule Civil Procedure 736 was entered on April 20, 2026 under Cause No. 123532-489 in the Judicial District Court of KAUFMAN County, Texas

Date of Sale: July 7, 2026 between the hours of 10:00 AM and 1:00 PM.

Earliest Time Sale Will Begin: 10:00 AM

Place of Sale: 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 Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

MATTHEW HANSEN OR BRUCE MILLER, DAVID RAY, THOMAS LESTER, ASHLEE LUNA, KINNEY LESTER, RAMIRO CUEVAS, TERRY WATERS, JOSHUA SANDERS, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, CONRAD WALLACE, CINDY DANIEL, JIM O'BRYANT, RANDY DANIEL, BRENDA WIGGS, GUY WIGGS, DENISE BOERNER, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, JACK BECKMAN, KATHY ARRINGTON, JEFF BENTON, JAMIE DWORSKY, MICHELLE SCHWARTZ, BRIAN HOOPER, MIKE JANSTA, MIKE HAYWARD, ANGELA ANDERSON, JAY JACOBS, PATRICK ZWIERS, SHAWN SCHILLER, DARLA BOETTCHER, TONYA WASHINGTON, MISTY MCMILLAN, TIONNA HADNOT, AUCTION.COM LLC, TEJAS CORPORATE SERVICES, LLC, XOME INC., ANGELA BROWN, NFPDS-TX LLC have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. 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.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 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.


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.


DOMINIQUE M. VARNER, ATTORNEY AT LAW

HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2025-003170


Printed Name: Randy Daniel

c/o Tejas Trustee Services
14800 Landmark Blvd, Suite 850
Addison, TX 75254

BY: 
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

2026 APR 23 AM 11:30

FILED FOR RECORD
KAUFMAN CO. TEXAS

Exhibit "A"

FIELD NOTES FOR MUGGY COLLIER
PART OF BLOCK NO. 14
ALLEN ADDITION
CITY OF KAUFMAN
KAUFMAN COUNTY, TEXAS

All that certain lot, tract or parcel of land situated within the corporate limits of the City of Kaufman, Kaufman County, Texas, part of Block No. 14 of the Allen Addition to said City of Kaufman and all of that certain tract conveyed to Muggy Collier by Era Mae Wren on January 17, 2003, recorded in Vol. 2133 page 155 of the Deed Records of Kaufman County, Texas, being more completely described as follows, to-wit:

BEGINNING at a 3/8" Iron rod found at the Southwest corner of the above mentioned Collier tract, at the Southwest corner of the above mentioned Block No. 14 and being at the intersection of the North line of Elmo Street with the East line of Wilson Street.

THENCE N 0 deg. 00 min. 37 sec. W, with the West line of said Block No. 14 and with the East line of Wilson Street, a distance of 102.34 ft. to a 3/8" Iron rod found at the Southwest corner of the Roberto D. Castaneda tract, recorded in Vol. 2205 page 144 of the Deed Records of Kaufman County, Texas.

THENCE S 89 deg. 57 min. 00 sec. E, with the South line of said Castaneda tract, a distance of 50.00 ft. to a 3/8" Iron rod found at the Northwest corner of the Donna M. Brown tract, recorded in Vol. 1620 page 234 of the Deed Records of Kaufman County, Texas.

THENCE S 0 deg. 00 min. 37 sec. E, with the West line of said Brown tract, a distance of 102.30 ft. to a 3/8" Iron rod found at the Southwest corner of same, in the South line of the above mentioned Block No. 14 and being in the North line of Elmo Street.

THENCE WEST, with the South line of said Block No. 14 and with the North line of Elmo Street, a distance of 50.00 ft. to the point of beginning.

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 8/31/2022	Grantor(s)/Mortgagor(s): JOSE CAMACHO VALDEZ AND ALEJANDRA S MIRANDA MARTINEZ, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR TOWN SQUARE MORTGAGE & INVESTMENTS LLC. DBA TOWN SQUARE MORTGAGE, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Planet Home Lending, LLC
Recorded in: Volume: 7795 Page: 57 Instrument No: 2022-0033905	Property County: KAUFMAN
Mortgage Servicer: Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 321 Research Parkway, Suite 303, Meriden, CT 06450
Date of Sale: 7/7/2026	Earliest Time Sale Will Begin: 11:00 AM
Place of Sale of Property: 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. 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 "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.

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, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Brown, Leslie Shuler, Bonny Mounger, Robin Shelton, 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.

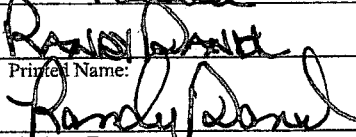
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A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

Dated: 4-22-2026



Printed Name:

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

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

MH File Number: TX-25-121748-POS
Loan Type: FHA

R 1770
T.S. #: 2026-23970-TX

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'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: 7/7/2026

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 3, BLOCK O, TRINITY CROSSING PHASE 5A, A SUBDIVISION LOCATED IN THE KAUFMAN COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SHEET 730, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Commonly known as: 5404 MONTROSE DR FORNEY, TX 75126

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 4/15/2024 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 4/17/2024 under County Clerk's File No 2024-0011396, in Book 8467 and Page 462 in the Real Property Records of Kaufman County, Texas.

Grantor(s):	TINA L BIANCHINI, A SINGLE WOMAN
Original Trustee:	Allan B. Polunsky
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for NBKC Bank, 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 \$266,091.00, executed by TINA L BIANCHINI, A SINGLE WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for NBKC Bank, 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: 4/28/2026

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

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.

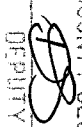
DEED OF TRUST INFORMATION:

Date: March 4, 2022
Grantor(s): Francis Mwaniki Njau and Miriam Wachuka Njoroge, Husband and Wife
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Broker Solutions, Inc. dba New American Funding
Original Principal: \$383,750.00
Recording Information: Book 7509, Page 143
Property County: Kaufman
Property: Lot 49, Block P, HEATHER HOLLOW WINDMILL FARMS PHASE 3C-SECTION 3, an Addition in Kaufman County, Texas, according to the map or plat thereof, recorded in Cabinet 2, Envelope 695, Plat Records, Kaufman County, Texas, as affected by the Certificate of Correction filed under Instrument No. 2007-00001557, of the Office Public Records of Kaufman County, Texas.
Property Address: 3225 Clear Springs 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: New American Funding, LLC
Mortgage Servicer: New American Funding
Mortgage Servicer Address: 8201 North FM 620
Suite 120
Austin, TX 78726

FILED FOR RECORD
KAUFMAN COUNTY TEXAS
2026 APR 30 AM 8:37
LAURA A. HUGHES
COUNTY CLERK
BY:  DEPUTY

SALE INFORMATION:

Date of Sale: July 7, 2026
Time of Sale: 11:00 AM or within three hours thereafter.
Place of Sale: 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 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: Agency Sales and Posting, 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 04/30/26, 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: 04/30/26

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

WITNESS MY HAND this 30 day of April, 2026

Donna Stockman

26-01586
215 ROLLING RIDGE CT, CRANDALL, TX 75114

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

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

LAURA A. HUGHES
COUNTY CLERK
DEPUTY

Property:

The Property to be sold is described as follows:

Lot 21, of COUNTRYVIEW ESTATES PHASE I, an Addition to the City of Crandall, Kaufman County, Texas, according to the plat thereof recorded in Cabinet 1, Envelope 780, Plat Records, Kaufman County, Texas.

Security Instrument:

Deed of Trust dated July 31, 2024 and recorded on August 1, 2024 at Book 8605 and Page 26 Instrument Number 2024-0023528 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information:

July 7, 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 ROBERT ARNOLD DAVIS JR AND ZANIQUA Z DAVIS secures the repayment of a Note dated July 31, 2024 in the amount of \$382,936.00. 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.



4873375

/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, Bonny
Mounger, Robin Shelton, Agency Sales and Posting
LLC

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


Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 30 day of 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).

26-00748
2421 SAN MARCOS DR, FORNEY, TX 75126

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 APR 30 AM 8:39

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

LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

Property:

The Property to be sold is described as follows:

LOT 6, BLOCK "H", OF CLEMENTS RANCH, PHASE 3, A SUBDIVISION
IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT
THEREOF RECORDED IN CABINET 3, SLEEVE 445, PLAT RECORDS OF
KAUFMAN COUNTY, TEXAS

Security Instrument:

Deed of Trust dated April 24, 2020 and recorded on April 24, 2020 at Instrument Number
2020-0010759 in the real property records of KAUFMAN County, Texas, which contains
a power of sale.

Sale Information:

July 7, 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 NATHALIE LANG-TERRY AND CHINKINO TERRY
secures the repayment of a Note dated April 24, 2020 in the amount of \$220,923.00.
LAKEVIEW LOAN SERVICING, LLC, whose address is c/o M&T Bank, One Fountain
Plaza - 6th Floor, Buffalo, NY 14203, is the current mortgagee of the Deed of Trust and
Note and M&T Bank 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.**



4873002

/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): 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 Mouniger, Robin
Shelton, Agency Sales and Posting LLC||Xome Inc.,
Tejas Corporate Services, LLC, NFPDS-TX LLC

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

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 30 day of 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).

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 4/23/2021	Grantor(s)/Mortgagor(s): AMANDA S HAMILL, A SINGLE PERSON
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: Lakeview Loan Servicing, LLC
Recorded in: Volume: 6982 Page: 56 Instrument No: 2021-0018062	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: 7/7/2026	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: LEGAL DESCRIPTION ATTACHED AS 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, 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.

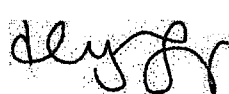
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

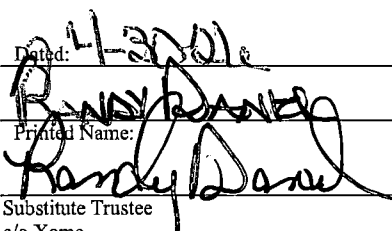
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

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: 4/27/2026



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

Dated: 4-27-2026

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 30 AM 10:41
LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

MH File Number: TX-24-105734-POS
Loan Type: FHA

EXHIBIT "A"

Being a portion of a tract of land situated in the John Anglin Survey, Abstract No. 5, Kaufman County, Texas, and being a portion of Tract 1-C of Beautiful Acres Subdivision, shown by plat of same, recorded in Cabinet 1, Page 312 of the Plat Records of Kaufman County, Texas (P.R.K.C.T.) and being a portion of a tract of land described in deed to Sarah Ann Hanneman, recorded in Volume 3651, Page 372, Deed Records, Kaufman County, Texas (D.R.K.C.T.) and being more particularly described as follows:

BEGINNING at a 1/2 inch yellow capped iron rod set for corner in County Road 4061 at the Northwest corner of said Tract 1-C and in the South line of Marion E. Word and wife, Mary O. Word, recorded in Volume 557, Page 50 (D.R.K.C.T.), at the Northeast corner of a tract of land described in deed to Joe Sotero Guzman and wife, Mattis Lera Guzman, recorded in Book 1311, Page 300 (D.R.K.C.T.);

THENCE North 89 degrees 25 minutes 01 seconds East, with said County Road 4061, a distance of 205.00 feet to a 1/2 inch yellow capped iron rod set for corner in the said South line of Word tract;

THENCE South 00 degrees 31 minutes 01 seconds East, a distance of 318.73 feet to a 1/2 inch yellow capped iron rod set for corner;

THENCE South 89 degrees 25 minutes 01 seconds West, a distance of 205.00 feet to a 1/2 inch yellow capped iron rod set for corner in the West line of said Tract 1-C and said Hanneman tract and also being East line of said Guzman tract;

THENCE North 00 degrees 31 minutes 01 seconds West, passing a 3/8 inch orange capped iron rod found stamped "5244" for reference, a distance of 296.56 feet and continuing a total distance of 318.73 feet to the PLACE OF BEGINNING and containing 65,340 square feet or 1.50 acres of land, of which approximately 4,100 square feet or 0.09 of an acre of land.

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 4/9/2020	Grantor(s)/Mortgagor(s): TRESIA A OTTO, AN UNMARRIED WOMAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR LOANDEPOT.COM, LLC ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Lakeview Loan Servicing, LLC
Recorded in: Volume: 6371 Page: 241 Instrument No: 2020-0009865	Property County: KAUFMAN
Mortgage Servicer: M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Fountain Plaza, Buffalo, NY 14203
Date of Sale: 7/7/2026	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 SIX (6), IN BLOCK "J", OF WINDMILL FARMS, PHASE 3B AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CABINET 3, ENVELOPE 491 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.

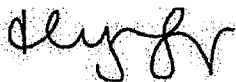
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

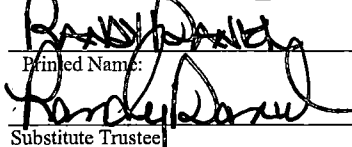
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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: 4/23/2026



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

Dated: 4/23/2026



Printed Name:

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

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

MH File Number: TX-25-109455-POS
Loan Type: FHA

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 WHOLESAL 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: 7/7/2026	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: 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 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.

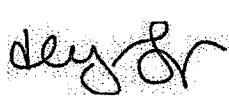
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

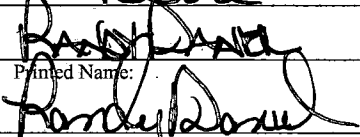
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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: 4/28/2026



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

Dated: 4/30/26



Printed Name:

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

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

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

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 21, BLOCK R, OF FOX HOLLOW - PHASE 2B, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN CABINET 4, PAGE 112, OF THE MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 04/30/2024 and recorded in Book 8488 Page 178 Document 2024-0013134 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: 07/07/2026

Time: 10:00 AM

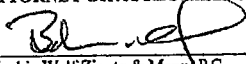
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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 KIMBERLY DAWN PHILLIPS, provides that it secures the payment of the indebtedness in the original principal amount of \$457,875.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. MIDFIRST BANK is the current mortgagee of the note and deed of trust and MIDFIRST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is MIDFIRST BANK c/o MIDFIRST BANK, 999 N.W. Grand Blvd, Oklahoma City, OK 73118 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
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Sheridan Stills, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: www.xome.com or (844) 400-9663

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 4/30/2026 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 30 AM 10:41

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY -7 AM 9: 56

3912 MERCEDES BEND
HEARTLAND, TX 75126

LAURA A. HUGHES
COUNTY CLERK

00000010795292

BY: _____

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: July 07, 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 September 30, 2022 and recorded in Document DOCUMENT NO. 2022-0037198 real property records of KAUFMAN County, Texas, with ALEXIS N ARCHIE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by ALEXIS N ARCHIE, securing the payment of the indebtednesses in the original principal amount of \$364,466.00, 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 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

3912 MERCEDES BEND
HEARTLAND, TX 75126

00000010795292

00000010795292


KAUFMAN

EXHIBIT "A"

LOT 7, BLOCK 28, 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.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY -7 PM 2:10

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

BY: 
DEPUTY CLERK
KAUFMAN COUNTY CLERK

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated June 25, 2021 and recorded under Vol. 7072, Page 66, or Clerk's File No. 2021-0025656, in the real property records of KAUFMAN County Texas, with Natalia Yvette Mancía A single woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Brookhollow Mortgage Services, Ltd., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Natalia Yvette Mancía A single woman securing payment of the indebtedness in the original principal amount of \$273,369.00 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 Natalia Yvette Mancía. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. LoanCare, LLC is acting as the Mortgage Servicer for the Mortgagee. LoanCare, LLC, is representing the Mortgagee, whose address is: 3637 Sentara Way, Virginia Beach, VA 23452.

Legal Description:

LOT 62, BLOCK H, CLEMENTS RANCH, PHASE 5, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET 3, SLEEVE 573, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 07/07/2026

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 FOR PURCHASE OF THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER PROVIDING ALL INFORMATION NECESSARY FOR 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, Leslie Shuler, 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 05/04/2026.

/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. 44-26-01850

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2026 MAY -7 AM 11: 26

KAUFMAN County

Deed of Trust Dated: October 30, 2006

Amount: \$178,000.00

Grantor(s): DONALD EMLING and TAMMI EMLING

Original Mortgagee: TRINITY MORTGAGE COMPANY

Current Mortgagee: FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2021-2

Mortgagee Servicer and Address: c/o SELECT PORTFOLIO SERVICING, INC., 3217 South Decker Lake Drive, Salt Lake City, UT 84119

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property

Recording Information: Document No. 2006-00026345

Legal Description: LOT 10, BLOCK N, THE TRAILS OF CHESTNUT MEADOW, PHASE 2, AN ADDITION TO THE CITY OF FORNEY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 493, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

Date of Sale: July 7, 2026 between the hours of 11:00 AM and 2:00 PM.

Earliest Time Sale Will Begin: 11:00 AM

Place of Sale: 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 Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

MATTHEW HANSEN OR BRUCE MILLER, DAVID RAY, THOMAS LESTER, ASHLEE LUNA, KINNEY LESTER, RAMIRO CUEVAS, TERRY WATERS, JOSHUA SANDERS, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, CONRAD WALLACE, CINDY DANIEL, JIM O'BRYANT, RANDY DANIEL, BRENDA WIGGS, GUY WIGGS, DENISE BOERNER, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, JACK BECKMAN, KATHY ARRINGTON, JEFF BENTON, JAMIE DWORSKY, MICHELLE SCHWARTZ, BRIAN HOOPER, MIKE JANSTA, MIKE HAYWARD, ANGELA ANDERSON, JAY JACOBS, PATRICK ZWIERS, SHAWN SCHILLER, DARLA BOETTCHER, TONYA WASHINGTON, MISTY MCMILLAN, TIONNA HADNOT, AUCTION.COM LLC, TEJAS CORPORATE SERVICES, LLC, XOME INC., ANGELA BROWN, NFPDS-TX LLC have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. 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.


NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 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.

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.


DOMINIQUE M. VARNER, ATTORNEY AT LAW

HUGHES, WATERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2025-003510


Printed Name: Randy Daniel

c/o Altisource, Foreclosure Auction Services
P.O. BOX 105460
Atlanta, GA 30348-5460

PNC BANK, N.A. (NCM)
HILLER, LLOYD
9088 LAKERIDGE LANE, KAUFMAN, TX 75142

CONVENTIONAL
Firm File Number: 26-044000

NOTICE OF TRUSTEE'S SALE

WHEREAS, on June 5, 2025, LLOYD ALLEN HILLER, JR., HUSBAND AND CAROLYN GRAY HILLER, WIFE, as Grantor(s), executed a Deed of Trust conveying to MARINOSCI LAW GROUP, P.C., as Trustee, the Real Estate hereinafter described, to PNC BANK, NATIONAL ASSOCIATION ("PNC 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 2025-0018850 Volume 9019, Page 277, 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, July 7, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 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 17, LAKE RIDGE ESTATES, AN ADDITION TO KAUFMAN COUNTY, TEXAS. ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, SLIDE 226, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

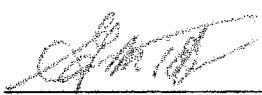
Property Address: 9088 LAKERIDGE LANE
KAUFMAN, TX 75142
Mortgage Servicer: PNC BANK, N.A.
Mortgagee: PNC BANK, NATIONAL ASSOCIATION
3232 NEWMARK DRIVE
MIAMISBURG, OH 45342-5433

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**

SUBSTITUTE TRUSTEE
Servicelink Agency Sales and Posting LLC
14800 Landmark Blvd, Suite 850
Dallas, TX 75254

WITNESS MY HAND this day April 28, 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

BY: 
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

2026 MAY -7 AM 11:26

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.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY 11 AM 9:03

C&M No. 44-24-03685/ FILE NOS

LAURA A. HUGHES
COUNTY CLERK
DEPUTY

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, 2022 and recorded under Vol. 7831, Page 487, or Clerk's File No. 2022-0037227, in the real property records of KAUFMAN County Texas, with Bianca Alejandra Canales Estrada, an unmarried woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Panorama Mortgage Group, LLC dba Alterra Home Loans, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Bianca Alejandra Canales Estrada, an unmarried woman securing payment of the indebtedness in the original principal amount of \$388,728.00 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 Bianca Alejandra Canales Estrada. 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. ServiceMac, LLC is acting as the Mortgage Servicer for the Mortgagee. ServiceMac, LLC, is representing the Mortgagee, whose address is: 9726 Old Bailes Road, Suite 200, Fort Mill, SC 29707.

Legal Description:

BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND, IN THE S. THOMPSON SURVEY, ABSTRACT NO. 528, KAUFMAN COUNTY, TEXAS, AS EVIDENCED BY THE DEED TO CHAD CLARK, RECORDED IN VOL. 2666, PAGE 168 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:

SALE INFORMATION

Date of Sale: 07/07/2026

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 FOR PURCHASE OF THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER PROVIDING ALL INFORMATION NECESSARY FOR 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, Leslie Shuler, 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 05/08/2026.

/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:



Printed Name: Donna Stockman

C&M No. 44-24-03685

EXHIBIT "A"

LEGAL DESCRIPTION

Being all that certain tract or parcel of land, in the S. Thompson Survey, Abstract No. 528, Kaufman County, Texas, as evidenced by the Deed to Chad Clark, recorded in Vol. 2666, Page 168 of the Official Public Records of Kaufman County, Texas, and being more completely described as follows:

BEGINNING at a 3/8 inch iron rod found for corner said corner being on the Northeasterly right-of-way line of US Highway 175 and also being on the most southerly corner of a tract of land conveyed to Roy A. Richardson as recorded in Volume 2190, Page 541 of said Public Records;

THENCE N 45 deg. 37 min. 47 sec. E, along the southeasterly line of said Richardson tract a distance of 370.22 feet to a 1/2 inch iron rod found for corner said corner being in the southwesterly line of a tract of land conveyed to Merrick and Barbara Reese as recorded in Volume 2526, page 388 of said Public Records;

THENCE S 45 deg. 35 min. 49 sec. E along the said southwesterly line of the said Merrick tract a distance of 120.63 feet to a 3/8 inch iron rod found for corner said corner being the most northerly corner of a tract of land conveyed to Merrick and Barbara Reese as recorded in Volume 2526, Page 386 of said Public Records;

THENCE S 45 deg. 38 min. 38 sec. W along the northwesterly line of said Merrick tract, a distance of 353.31 feet to a 3/8 inch Iron rod found for the beginning of a non tangent curve to the left being in said right of way line of US Highway. 175 having a radius of 2962.96 and a central angle of 2 deg. 21 min. 38 sec. and a chord bearing N 52 deg. 39 min. 20 sec. W and a chord of 122.08;

THENCE along said non-tangent curving right of way to the left, an arc length of 122.09 to the **POINT OF BEGINNING** containing 1.00 acres of land, within these metes and bounds as recited.

NOTE: The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the above legal description(s) of the area or quantity of land is not a representation that such area or quantity is correct, but is made only for informational and/or identification purposes.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY 11 AM 9:03

LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

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 March 14, 2024 and recorded under Vol. 8423, Page 117, or Clerk's File No. 2024-0007472, in the real property records of KAUFMAN County Texas, with Joshua Corl, an unmarried person, and Melanie Taylor, an unmarried person as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Neighborhood Loans, Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Joshua Corl, an unmarried person, and Melanie Taylor, an unmarried person securing payment of the indebtedness in the original principal amount of \$206,097.00 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 Joshua Corl and Melanie Taylor. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. LoanCare, LLC is acting as the Mortgage Servicer for the Mortgagee. LoanCare, LLC, is representing the Mortgagee, whose address is: 3637 Sentara Way, Virginia Beach, VA 23452.

Legal Description:

BEING LOT 26, OF MABANK MEADOWS PHASE 4, AN ADDITION TO THE CITY OF MABANK, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, PAGE 781, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 07/07/2026

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 FOR PURCHASE OF THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER PROVIDING ALL INFORMATION NECESSARY FOR 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, Leslie Shuler, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX 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 05/07/2026.

/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. 44-25-03392

A

25TX267-0006
3735 PINCOFFS COVE, CRANDALL, TX 75114

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY 12 AM 8:43

BY: 
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

LOT 58, BLOCK "H", 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.

Security Instrument:

Deed of Trust dated June 28, 2022 and recorded on July 1, 2022 as Instrument Number 2022-0025483 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information:

July 07, 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 ANA CRISTINA GUEL AND JOSE GUADALUPE ORTIZ JR secures the repayment of a Note dated June 28, 2022 in the amount of \$257,244.00. 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.

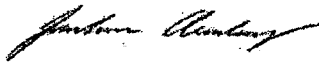


4874538


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 12th 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).

A

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY 12 AM 8:43

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.: 145544-TX

Date: May 8, 2026

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: JEREMY DUKES, A SINGLE MAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CALIBER HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: NEWREZ LLC

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

DEED OF TRUST DATED 12/10/2020, RECORDING INFORMATION: Recorded on 12/18/2020, as Instrument No. 2020-0040804 in Book 6742 Page 316

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 4, BLOCK B, MERIDITH ADDITION AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 7, PAGE 59, NOW KNOWN AS CABINET 1, ENVELOPE 334, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 7/7/2026, 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 11:00 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 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
c/o NewRez LLC D/B/A Shellpoint Mortgage Servicing
75 Beattie Place, Suite 300
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.



Matter No.: 145544-TX

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 SERVICELINK AGENCY SALES AND POSTING, 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 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 MAY 12 PM 1:14

1158 QUEENSDOWN WAY
FORNEY, TX 75126

LAURA A. HUGHES
COUNTY CLERK

00000010813640

BY: 
NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE DEPUTY

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

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

Date: July 07, 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 15, 2023 and recorded in Document INSTRUMENT NO. 2023-0023006 real property records of KAUFMAN County, Texas, with ALEJANDRA SALAZAR, AN UNMARRIED WOMAN AND FERNANDO LARA MARTINEZ, 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 ALEJANDRA SALAZAR, AN UNMARRIED WOMAN AND FERNANDO LARA MARTINEZ, AN UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of \$336,785.00, 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 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 5-12-26 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle

Date: 5-12-26

1158 QUEENSDOWN WAY
FORNEY, TX 75126

00000010813640

00000010813640

KAUFMAN

EXHIBIT "A"

LOT 4, IN BLOCK 64, 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.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY 12 PM 1:44

248 MEADOWCREST DR
TERRELL, TX 75160

LAURA A. HUGHES
COUNTY CLERK

0000010761914

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE


DEPUTY

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

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

Date: July 07, 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 07, 2015 and recorded in Document INSTRUMENT NO. 2015-0015079 real property records of KAUFMAN County, Texas, with HOYTE POWELL JR SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by HOYTE POWELL JR SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$103,300.00, 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 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 5-12-26 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle

Date: 5-12-26

248 MEADOWCREST DR
TERRELL, TX 75160

00000010761914

00000010761914

KAUFMAN

EXHIBIT "A"

LOT 33, BLOCK A, TOWN OF NORTH ESTATES 5, PHASE 1, SUBDIVISION OR AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 2, ENVELOPE 522, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

R1972

Our Case No. 26-02455-FC

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY 14 AM 8:12

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 10, 2023

Property address:
201 HORTON ST
ROSSER, TX 75157

Grantor(s)/Mortgagor(s):
THOMAS W COSSABOON, AN UNMARRIED MAN

LEGAL DESCRIPTION: TRACT 1: LOTS 1 AND 2, BLOCK 27 OF SLAYTON'S REVISED ADDITION, AN ADDITION TO THE TOWN OF ROSSER, KAUFMAN COUNTY, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN BOOK 112, PAGE 640, DEED RECORDS, KAUFMAN COUNTY, TEXAS.
TRACT 2: LOTS 10, 11, AND 12 OF BLOCK 28 OF SLAYTON'S REVISED ADDITION, AN ADDITION TO THE TOWN OF ROSSER, KAUFMAN COUNTY, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN BOOK 112, PAGE 640, DEED RECORDS, KAUFMAN COUNTY, TEXAS.

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

Earliest Time Sale Will Begin: 10:00 AM

Current Mortgagee:
LAKEVIEW LOAN SERVICING, LLC

Date of Sale: JULY 7, 2026

Property County: KAUFMAN

Original Trustee: TINA SORUM

Recorded on: April 11, 2023
As Clerk's File No.: 2023-0009574
Mortgage Servicer:
LAKEVIEW LOAN SERVICING, LLC

Substitute Trustee:
Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC,
Resolve Trustee Services, LLC, Marinosci Law Group, PC

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

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

The current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, Resolve Trustee Services, LLC, Marinosci Law Group, PC, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, JULY 7, 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 **THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE** 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,

5-11-26

MARINOSCI LAW GROUP, P.C.

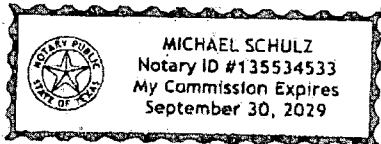
By: [Signature]
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Michael Schulz, the undersigned officer, on this, the 11 day of MAY 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: 9-30-29
Michael Schulz
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC
3637 SENTARA WAY
SUITE 303
VIRGINIA BEACH, VA 23452
Our File No. 26-02455

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

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY 14 AM 8:12
LAURA A. HUGGINS
CLERK
BY: [Signature]
DEPUTY

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

DATE: July 7, 2026

TIME: 11:00 AM

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.

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 50.009 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.

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 26, 2022 and recorded as Instrument Number 2022-0037291, real property records of Kaufman County, Texas.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by MI SUK YI, securing the payment of the indebtedness in the original principal amount of \$391,238.00, and obligations therein described including but not limited to the promissory note; and all modifications renewals and extensions of the promissory note. Village Capital & Investment LLC is the current mortgagee of the note and deed of trust or contract lien.

5. **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.

6. **Property to be Sold.** The property to be sold is described as follows:
Lot 12, Block "P", TRAVIS RANCH PHASE 3F, a subdivision in Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 4, Envelope 3 of the Plat Records of Kaufman County, Texas and under Clerk's Document No. 2021-0044347 of the Official Public Records of Kaufman County, Texas.

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 Services is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. Village




Capital & Investment LLC as Mortgage Servicer, is representing the current mortgagee, whose address is:

**2460 Paseo Verde Parkway
Suite 110
Henderson, Nevada 89074**

8. **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 Jennifer Hooper, Agency Sales and Posting, LLC, whose address is c/o Brock & Scott, 4225 Wingren Drive, Suite 105, Irving, TX 75602, Substitute Trustee to act under and by virtue of said Deed of Trust.
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.

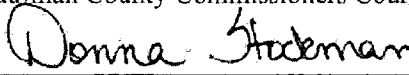
Date: 05/12/2026



Jennifer Hooper

Certificate of Posting

I am Donna Stockman whose address is 2460 Paseo Verde Pwy, Henderson, NV 89074. I declare under penalty of perjury that on 05/14/26 I filed this Notice of [Substitute] Trustees 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.



Declarant's Name: Donna Stockman
Date: 05/14/26

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY 14 AM 8:12

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

ServiceLink Agency Sales and Posting, LLC
c/o Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX07000230-26-1

APN 207440

TO No 260130175-TX-RWI

NOTICE OF FORECLOSURE SALE and APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on May 10, 2022, BRITTANY EBIKEME, SINGLE WOMAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of SCOTT R. VALBY as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for MORTGAGE RESEARCH CENTER, LLC DBA PADDIO, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$290,638.00, payable to the order of Rocket Mortgage, LLC sbm Nationstar Mortgage LLC as current Beneficiary, which Deed of Trust recorded on May 12, 2022 as Document No. 2022-0018598 in Book 7623, on Page 513 in Kaufman County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

APN 207440

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 Rocket Mortgage, LLC sbm Nationstar Mortgage LLC, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, July 7, 2026 at 11:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at a public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **At the commissioner's court of Kaufman County does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions.**

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

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate

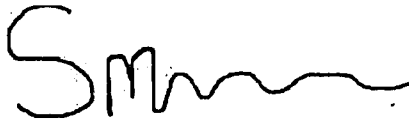
Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or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

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

Effective **March 1, 2026**, new federal regulations (89 Fed. Reg. 70.258) may impact residential real property (1-4 residential units) title transfers to covered entities trusts, with reporting requirements unless exempt. <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>

In accordance with Texas Property Code Section 51.0076, the undersigned attorney or authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint ServiceLink Agency Sales and Posting, LLC and the named Substitute Trustee(s) below, 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.



Starr Meehan, Authorized Signatory



ServiceLink Agency Sales and Posting, LLC
Substitute Trustee(s)

Dated: May 13, 2026

Dated:

Certificate of Posting

My name is Donna Stockman

and my address is 17100 Gillette Ave Irvine CA 92614

I declare under penalty of perjury that on 05/14/26 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.

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.

TS No TX07000230-26-1

APN 207440

TO No 260130175-TX-RWI

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

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (800) 567-4735
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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

TS No TX07000230-26-1

APN 207440

TO No 260130175-TX-RWI

EXHIBIT "A"

LOT 26, BLOCK 2, HEARTLAND PHASE 13, AN ADDITION IN KAUFMAN COUNTY, TEXAS,
ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 589, PLAT RECORDS,
KAUFMAN COUNTY, TEXAS.

Our Case No. 26-03603-FC

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

THE STATE OF TEXAS
COUNTY OF KAUFMAN

Deed of Trust Date:
November 14, 1988

Property address:
313 FOX RUN
CRANDALL, TX 75114

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY 20 PM 2:22
BY: _____
DEPUTY
LAURA A. HUGHES
COUNTY CLERK

Grantor(s)/Mortgagor(s):
JOE C. RITCHIE AND WIFE JANNATT A. RITCHIE

LEGAL DESCRIPTION: Being Lot No. Eighty-four (84) of Briar Creek Estates, a Subdivision as recorded in Cabinet 1, Page 570, Plat Records of Kaufman County, Texas.

Original Mortgagee:
THE UNITED STATES OF AMERICA ACTING THROUGH
THE RURAL HOUSING SERVICE OR SUCCESSOR
AGENCY, UNITED STATES DEPARTMENT OF
AGRICULTURE, ITS SUCCESSORS AND ASSIGNS

Earliest Time Sale Will Begin: 11:00 AM

Current Mortgagee:
UNITED STATES OF AMERICA, ACTING THROUGH THE
RURAL HOUSING SERVICE, ITS SUCCESSORS AND
ASSIGNS, UNITED STATES DEPARTMENT OF
AGRICULTURE

Date of Sale: JULY 7, 2026

Property County: KAUFMAN

Original Trustee: J. LYNN FUTCH

Recorded on: November 14, 1988

As Clerk's File No.: 9628

Mortgage Servicer:

UNITED STATES OF AMERICA, ACTING THROUGH THE
RURAL HOUSING SERVICE, ITS SUCCESSORS AND
ASSIGNS, UNITED STATES DEPARTMENT OF
AGRICULTURE

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 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, JULY 7, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 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.

UNITED STATES OF AMERICA, ACTING THROUGH THE RURAL HOUSING SERVICE, ITS SUCCESSORS AND ASSIGNS, UNITED STATES DEPARTMENT OF AGRICULTURE, 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.

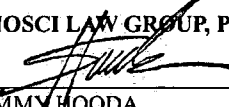
ACTIVE MILITARY SERVICE NOTICE

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,

5-19-26

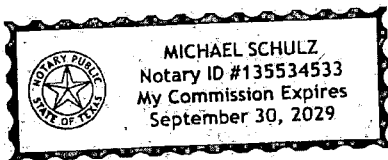
MARINOSCI LAW GROUP, P.C.

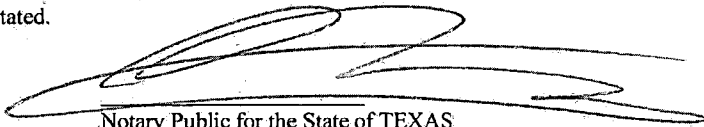
By: 
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Michael Schulz, the undersigned officer, on this, the 19 day of MAY 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)




Notary Public for the State of TEXAS

My Commission Expires: 9-30-29
Michael Schulz
Printed Name and Notary Public


Grantor: UNITED STATES OF AMERICA, ACTING THROUGH THE RURAL HOUSING SERVICE, ITS SUCCESSORS AND ASSIGNS, UNITED STATES DEPARTMENT OF AGRICULTURE
P.O. Box 66889
St. Louis, MO 63166
Our File No. 26-03603

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

R2083

T.S. #: 2026-24296-TX

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY 21 AM 8:12

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: 7/7/2026

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 26, IN BLOCK 39, OF HEARTLAND PHASE 14, AN ADDITION TO KAUFMAN MUNICIPAL UTILITY DISTRICT NO. 14, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLIDE 679, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Commonly known as: 3115 KIRBY LANE HEARTLAND, TX 75126

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 10/27/2021 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 10/28/2021 under County Clerk's File No 2021-0044288, in Book 7291 and Page 176 in the Real Property Records of Kaufman County, Texas.

Grantor(s):	Charity Joy Limbrick and Rodney Limbrick, 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>.

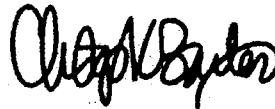
6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations described therein (collectively, the "Obligations"), including, but not limited to: (1) the promissory note in the original principal amount of \$303,387.00, executed by Charity Joy Limbrick and Rodney Limbrick, 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 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: 5/15/2026

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

R 2081
T.S. #: 2026-24191-TX

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY 21 AM 8:12

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

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: 7/7/2026

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 TWENTY-FIVE (25), BLOCK TWO (2), OF SANTORINI PHASE 1A, AN ADDITION TO THE CITY OF SEAGOVILLE, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, PAGE 423, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND AS CORRECTED UNDER CLERK'S FILE NO. 2025-0001657.

Commonly known as: 1141 BERMUDA BEND SEAGOVILLE, TX 75159

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 6/6/2025 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 6/9/2025 under County Clerk's File No 2025-0018043, in Book 9010 and Page 290 in the Real Property Records of Kaufman County, Texas.

Grantor(s):	CALVIN WALKER, A SINGLE PERSON
Original Trustee:	BLACK, MANN & GRAHAM, LLP
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for MCI MORTGAGE, INC., 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 \$366,000.00, executed by CALVIN WALKER, A SINGLE PERSON, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for MCI MORTGAGE, INC., 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: 5/15/2026

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY 21 AM 8:12

22119
Our Case No. 26-03551-FC

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

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

THE STATE OF TEXAS
COUNTY OF KAUFMAN

Deed of Trust Date:
March 10, 2022

Property address:
1105 TOLOSA RD
KEMP, TX 75143

Grantor(s)/Mortgagor(s):
CRISTOBAL S. IGLECIAS, A SINGLE MAN

LEGAL DESCRIPTION: See Exhibit A

Original Mortgagee:
THE UNITED STATES OF AMERICA ACTING THROUGH
THE RURAL HOUSING SERVICE OR SUCCESSOR
AGENCY, UNITED STATES DEPARTMENT OF
AGRICULTURE, ITS SUCCESSORS AND ASSIGNS

Earliest Time Sale Will Begin: 11:00 AM

Current Mortgagee:
UNITED STATES OF AMERICA, ACTING THROUGH THE
RURAL HOUSING SERVICE, ITS SUCCESSORS AND
ASSIGNS, UNITED STATES DEPARTMENT OF
AGRICULTURE

Date of Sale: JULY 7, 2026

Property County: KAUFMAN

Original Trustee: DANIEL TORRES

Recorded on: March 10, 2022
As Clerk's File No.: 2022-0009443

Substitute Trustee:
Resolve Trustee Services, LLC, Marinosci Law Group, PC

Mortgage Servicer:
UNITED STATES OF AMERICA, ACTING THROUGH THE
RURAL HOUSING SERVICE, ITS SUCCESSORS AND
ASSIGNS, UNITED STATES DEPARTMENT OF
AGRICULTURE

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 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, JULY 7, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 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.

UNITED STATES OF AMERICA, ACTING THROUGH THE RURAL HOUSING SERVICE, ITS SUCCESSORS AND ASSIGNS, UNITED STATES DEPARTMENT OF AGRICULTURE, 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.

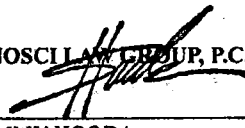
ACTIVE MILITARY SERVICE NOTICE

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,

5-20-26

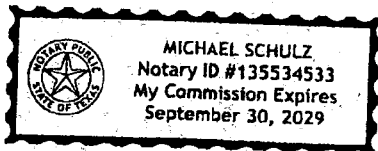
MARINOSCI LAW GROUP, P.C.

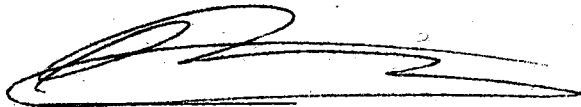
By: 
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Michael Schulz², the undersigned officer, on this, the 20 day of MAY 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)





Notary Public for the State of TEXAS

My Commission Expires: 9-30-29
Michael Schulz
Printed Name and Notary Public

Grantor: UNITED STATES OF AMERICA, ACTING THROUGH THE RURAL HOUSING SERVICE, ITS SUCCESSORS AND ASSIGNS, UNITED STATES DEPARTMENT OF AGRICULTURE
P.O. Box 66889
St. Louis, MO 63166
Our File No. 26-03551

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

EXHIBIT A

Being all that certain lot, tract or parcel of land part of the E. Higdon Survey, Abstract No. 197, situated in Kaufman County, Texas, and being that same tract of land conveyed by deed to Kellylandholdings, LLC as recorded in Volume 7383, Page 473 of the Deed Records of Kaufman County, Texas, and being more particularly described by metes and bounds as follows:

Beginning at an iron rod found for corner in the East line of Tolosa Roa, said corner being the Southwest corner of said Kellylandholdings tract, and said corner being the Northwest corner of a tract of land conveyed by deed to Lacedra Miller as recorded in Volume 7259, Page 587 of the Deed Records of Kaufman County, Texas;

Thence North with the East line of said Tolosa Roa, and with the West line of said Kellylandholdings tract, a distance of 100.00 feet to an iron rod found for corner, said corner being the Northwest corner of said Kellylandholdings tract, and being the Southwest corner of a tract of land conveyed to Albert Hunter.

Thence East, with the North line of said Kellylandholdings and with the South line of said Hunter tract, a distance of 200.00 feet to an iron rod found for corner, said corner being the Northeast corner of said Kellylandholdings tract and being in a west line of a tract of land conveyed by deed to Kemp ISD;

Thence South, with the common line of said Kellylandholdings and Kemp ISD tracts, a distance of 100.00 feet to an iron rod found for corner, said corner being the Southeast corner of said Kellylandholdings and being the Northeast corner of said Miller tract;

Thence West, with the common line of said Kellylandholdings and Miller tracts, a distance of 200.00 feet to the point of beginning, and containing 0.459 acre of land, more or less.

2026 MAY 21 AM 8:12

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.: 149337-TX

Date: May 14, 2026

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: ASHLEY SUZETTE BERNABE, AN UNMARRIED WOMAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
BENEFICIARY, AS NOMINEE FOR DHI MORTGAGE COMPANY,
LTD., ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 11/16/2022, RECORDING INFORMATION: Recorded on 11/18/2022, as Instrument
No. 2022-0042849 in Book OPR 7892 Page 19

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 38, BLOCK AD, 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.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 7/7/2026, 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.

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

PennyMac Loan Services, LLC
3043 Townsgate Rd, Suite 200
Westlake Village, CA 91361

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.



Matter No.: 149337-TX

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

2026 MAY 21 AM 8:12

25-04968
101 FIELDWOOD COURT, FORNEY, TX 75126

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

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

- Property:** The Property to be sold is described as follows:
- BEING LOT 39, BLOCK N OF THE TRAILS OF CHESTNUT MEADOW, PHASE 2, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN, COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 493, PLAT RECORDS, KAUFMAN, COUNTY, TEXAS
- Security Instrument:** Deed of Trust dated December 29, 2003 and recorded on February 2, 2004 at Instrument Number 00002098 in the real property records of KAUFMAN County, Texas, which contains a power of sale.
- Sale Information:** July 7, 2026, at 11:00 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 BLANCA RESENDIZ AND SALVADOR RESENDIZ secures the repayment of a Note dated December 29, 2003 in the amount of \$114,623.00. U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE, FOR THE HOLDERS OF THE CIM TRUST 2021-R1, MORTGAGE-BACKED NOTES, SERIES 2021-R1, whose address is c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, is the current mortgagee of the Deed of Trust and Note and Select Portfolio Servicing, Inc. 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



4874813

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): Jeff Benton, Brandy Bacon,
Jack Beckman, Brenda Wiggs, Guy Wiggs, David
Stockman, Donna Stockman, Janet Pinder, Brandy
Bacon, Michelle Schwartz, Jamie Dwowsky, Angela
Brown, Leslie Shuler, Bonny Mounger, Robin
Shelton, 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 21st 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).

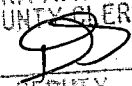
25TX935-0213
1807 TIDESWELL ST, FORNEY, TX 75126

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY 21 AM 8:12

NOTICE OF FORECLOSURE SALE

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

Property:

The Property to be sold is described as follows:

LOT 14, BLOCK 35, DEVONSHIRE VILLAGE 7, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 664, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated February 10, 2023 and recorded on February 13, 2023 as Instrument Number 2023-0003620 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information:

July 07, 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 HALIL BEALL HICKS AND PETER TIJANI secures the repayment of a Note dated February 10, 2023 in the amount of \$445,541.00. ROCKET MORTGAGE, LLC, whose address is c/o Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019; is the current mortgagee of the Deed of Trust and Note and Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC is the current mortgage servicer for the mortgage. 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.

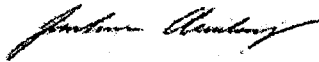


4875238

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 21 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).

2026 MAY 21 AM 8:13

C&M No. 44-24-02554/ FILE NOS

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

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 May 20, 2022 and recorded under Vol. 7642, Page 565, or Clerk's File No. 2022-0020295, in the real property records of KAUFMAN County Texas, with Byron Scott Wells and Brandy Wells, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Neighbors Bank, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Byron Scott Wells and Brandy Wells, husband and wife securing payment of the indebtedness in the original principal amount of \$510,000.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Byron Scott Wells, Brandy Wells. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. LoanCare, LLC is acting as the Mortgage Servicer for the Mortgagee. LoanCare, LLC, is representing the Mortgagee, whose address is: 3637 Sentara Way, Virginia Beach, VA 23452.

Legal Description:

LOT 15, WINNERS CIRCLE, AN ADDITION NEAR THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, PLAT 143, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 07/07/2026

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 FOR PURCHASE OF THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER PROVIDING ALL INFORMATION NECESSARY FOR 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, Leslie Shuler, 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 05/20/2026.

/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: _____

C&M No. 44-24-02554

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 7th day of July, 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 21 AM 10:11

LAURA A. HUGHES
COUNTY CLERK

BY [Signature] DEPT

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: December 19, 2005
Grantor(s): JERRY L. MEADOR AND WIFE. CRISSY L. MEADOR
Original Mortgagee: New Century Mortgage Corporation
Original Principal: \$90,000.00
Recording Information: Deed Inst.# 00030081,
Current Mortgagee/Beneficiary: Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE3 Mortgage Pass-Through Certificates, Series 2006-HE3
Secures: The Promissory Note (the "Note") in the original principal amount of \$90,000.00 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: 18321 Barnes Lane, Terrell, TX 75161
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
Mortgage Servicer Address: 75 Beattie Place, Suite 300 Greenville, SC 29601

File No.: 26-03506TX

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 Deutsche Bank National Trust Company, as Trustee for
Morgan Stanley ABS Capital I Inc. Trust 2006-HE3 Mortgage Pass-
Through Certificates, Series 2006-HE3
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 Daniel whose address is 14800 LAWSTOCK 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.

EXHIBIT "A"

BEING all that certain lot, tract of parcel of land situated in the R. Mead Survey, Abstract No. 325, Kaufman County, Texas and being a part of a called 10.817 acre tract of land described in deed conveyed to Jerry L. Meador and wife, Crissy L. Meador and Toay L.

Stephens and wife, Donna S. Stephens, recorded in Volume 1252, Page 480, Deed Records, Kaufman County, Texas, described as follows:

BEGINNING at a p.k. nail set for the Southeast corner of said Meador and Stephens tract near the centerline of a gravel road known as County Road 333A, being in a West line of a tract of land conveyed to James A. Craker, Jr. and wife, Linda M. Craker by deed recorded in Volume 2119, Page 617, Deed Records, Kaufman County, Texas, from which a 1/2" iron rod found for witness bears South 03 degrees 56 minutes 01 second West, 3.83 feet, said point being the Southwest corner of said Craker tract;

THENCE North 89 degrees 23 minutes 01 seconds West along and near said centerline, a distance of 194.24 feet to a p.k. nail set for corner;

THENCE North 03 degrees 56 minutes 01 seconds East, parallel to the East line of said called 10.817 acre tract, a distance of 892.32 feet to a 1/2" iron rod set for corner;

THENCE South 86 degrees 03 minutes 59 seconds East, a distance of 15.2 feet to a point for corner in a pond;

THENCE North 03 degrees 56 minutes 01 seconds East, parallel to the East line of said called 10.817 acre tract, a distance of 52.01 feet to a 1/2" iron rod set for corner;

THENCE North 86 degrees 03 minutes 59 seconds West, a distance of 15.2 feet to a 1/2" iron rod set for corner;

THENCE North 04 degrees 07 minutes 39 seconds East West, a distance of 271.24 feet to a 1/2" iron rod set for corner in the North line of said called 10.817 acre Meador and Stephens tract;

THENCE South 89 degrees 03 minutes 30 seconds East along said North line, a distance of 204.75 feet to a 1/2" iron rod set for the Northeast corner of same, said point also being the Northwest corner of the aforementioned Craker tract;

THENCE South 01 degree 58 minutes 33 seconds East along an East line of said called 10.317 acre tract, a distance of 266.93 feet to a 1/2" iron rod set for corner at an angle point in same;

THENCE South 03 degrees 56 minutes 01 seconds West continuing along an East line of said tract, a distance of 946.83 feet to the PLACE OF BEGINNING and containing 5.42 acres of land of which approximately 0.07 of an acre lies within said road.

25' ACCESS EASEMENT

BEING all that certain lot, tract of parcel of land situated in the R. Mead Survey, Abstract No. 325, Kaufman County, Texas and being a part of a called 10.817 acre tract of land described in deed conveyed to Jerry L. Meador and wife, Crissy L. Meador and Tony L.

Stephens and wife, Donna S. Stephens, recorded in Volume 1252, Page 480, Deed Records, Kaufman County, Texas, described as follows:

BEGINNING at a 1/2" Iron rod set for corner that bears North 89 degrees 23 minutes 01 seconds West, 2.68 feet from a p.k. nail set for Southeast corner of said Meador and Stephens tract bear the centerline of a gravel road known as County Road 3334 and a West line of a tract of land conveyed to James A. Craker, Jr. and wife, Linda M. Craker by deed recorded in Volume 2119, Page 617, Deed Records,

Kaufman County, Texas, from which a 1" iron pipe found for witness bears North 03 degrees 56 minutes 01 seconds West. 14.69 feet and a 1/2" iron rod found for witness bears South 03 degrees 56 minutes 01 second West, 3.83 feet, said 1/4" Iron rod being the Southwest corner of said Craker tract;

THENCE North 89 degrees 23 minutes 01 seconds West along and acer said centerline, a distance of 30.75 feet to a 1/2" iron rod set for corner,

THENCE North 34 degrees 59 minutes 26 seconds West, a distance of 137.16 feet to a 1/2" iron rod set for corner at the beginning of a curve to the right having a radius of 239.50 feet, a central angle of 34 degrees 59 minutes 05 seconds and a chord bearing and distance of North 17 degrees 29 minutes 33 seconds West, 143.58 feet;

THENCE along said curve to the right, an arc length of 146.24 feet to a 1/2" Iron rod set for corner, the end of said curve;

THENCE North, a distance of 139.36 feet to a 1/2" iron rod set for corner at the beginning of a curve to the left having a radius of 197.50 feet, a central angle of 16 degrees 42 minutes 12 seconds and a chord bearing and distance of North 08 degrees 21 minutes 06 seconds West, 57.37 feet;

THENCE along said curve to the left, an arc length of 57.58 feet to a 1/2" iron rod set for corner, the end of said curve;

THENCE North 03 degrees 56 minutes 01 seconds East, parallel to the East line of said called 10.817 acre tract, a distance of 56.42 feet to a 1/2" Iron rod set for corner;

THENCE South 24 degrees 24 minutes 31 seconds East, a distance of 23.17 feet to a 1/2" iron rod set for corner at the beginning of a curve to the right having a radius of 222.50 feet, a central angle of 24 degrees 24 minutes 31 seconds and a chord bearing and distance of South 12 degrees 12 minutes 15 seconds East, 94.07 feet;

THENCE along said curve to the right, an arc length of 94.79 feet to a 1/2" iron rod set for corner, the end of said curve;

THENCE South, a distance of 139.36 feet to a 1/2" Iron rod set for corner at the beginning of a curve to the left having a radius of 214.50 feet, a central angle of 34 degrees 59 minutes 04 seconds and a chord bearing and distance of South 17 degrees 29 minutes 32 seconds East, 128.95 feet;

THENCE along said curve to the left, an arc length of 130.97 feet to a 1/2" Iron rod set for corner, the end of said curve;

THENCE South 17 degree 29 minutes 32 seconds East, a distance of 128.95 feet to a 1/2" iron rod set for corner;

THENCE South 34 degrees 59 minutes 26 seconds East, a distance of 155.06 feet to the PLACE OF BEGINNING and containing 0.29 of an acre of land.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

KAUFMAN County

Deed of Trust Dated: November 7, 2023

Amount: \$609,661.00

Grantor(s): JAMON THOMAS and SHYRTRANZEIA THOMAS

Original Mortgagee: SFMC LP DBA SERVICE FIRST MORTGAGE COMPANY

Current Mortgagee: SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY

Mortgagee Address: SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047

Recording Information: Document No. 2023-0031640

Legal Description: LOT 46, IN BLOCK RR, OF DEVONSHIRE VILLAGE 14, AN ADDITION IN KAUFMAN COUNTY TEXAS, ACCORDING TO THE MAP OR PLAT THEREFORE RECORDED IN CABINET 4 SLEEVE 159 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND CORRECTED IN VOLUME 7933, PAGE 289 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS

Date of Sale: July 7, 2026 between the hours of 10:00 AM and 1:00 PM.

Earliest Time Sale Will Begin: 10:00 AM

Place of Sale: 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 Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

MATTHEW HANSEN OR BRUCE MILLER, DAVID RAY, THOMAS LESTER, ASHLEE LUNA, KINNEY LESTER, RAMIRO CUEVAS, TERRY WATERS, JOSHUA SANDERS, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, CONRAD WALLACE, CINDY DANIEL, JIM O'BRYANT, RANDY DANIEL, BRENDA WIGGS, GUY WIGGS, DENISE BOERNER, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, JACK BECKMAN, KATHY ARRINGTON, JEFF BENTON, JAMIE DWORSKY, MICHELLE SCHWARTZ, BRIAN HOOPER, MIKE JANSTA, MIKE HAYWARD, ANGELA ANDERSON, JAY JACOBS, PATRICK ZWIERS, SHAWN SCHILLER, DARLA BOETTCHER, TONYA WASHINGTON, MISTY MCMILLAN, TIONNA HADNOT, AUCTION.COM LLC, TEJAS CORPORATE SERVICES, LLC, XOME INC., ANGELA BROWN, NFPDS-TX LLC have been appointed as Substitute Trustee(s), ("Substitute Trustee") each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. 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.


NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 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.


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.


DOMINIQUE M. VARNER, ATTORNEY AT LAW

HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2025-004264


Printed Name: Randy Dante

c/o Auction.com, LLC
1 Mauchly
Irvine, California 92618

BY: 
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

FILED FOR RECORD
KAUFMAN COUNTY TEXAS
2026 MAY 21 AM 10:45

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: 02/21/2023
Grantor(s): STACI G REED, UNMARRIED WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., AS BENEFICIARY, AS NOMINEE FOR GUARANTEED RATE, INC., ITS SUCCESSORS AND ASSIGNS
Original Principal: \$256,552.00
Recording Information: Instrument 2023-0004497
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 3339 PRICE TRL, CRANDALL, TX 75114-0287

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

Date of Sale: Tuesday, the 7th day of July, 2026
Time of Sale: 10:00AM or within three hours thereafter.
Place of Sale: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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


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

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

Substitute Trustee(s): Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act.

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

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY 21 AM 10:44

Certificate of Posting

I am Randy Danel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 3/1/21 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Danel

Exhibit "A"

LOT 20, BLOCK "AD", 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.

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

2026 MAY 28 AM 8:59

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 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: July 7, 2026

TIME: 10:00 AM

PLACE: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

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 50.009 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.

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 5, 2023 and recorded as Instrument Number 2023-0028534, real property records of Kaufman County, Texas.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Jessica Patricia Tucker and Evelyn Lorraine Tucker, securing the payment of the indebtedness in the original principal amount of \$295,075.00, and obligations therein described including by not limited to the promissory note; and all modifications renewals and extensions of the promissory note. Freedom Mortgage Corporation is the current mortgagee of the note and deed of trust or contract lien.

5. 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.

6. Property to be Sold. The property to be sold is described as follows:
Lots 15, in Block A, of FINAL PLAT EASTLAND PHASE 1A, a subdivision in Kaufman County, Texas according to the map or plat thereof filed under Clerk's File No. 2022-0042507, of the Official Records of Kaufman County, Texas.

APN #: 00.0951.0001.0015.00.01.00

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 Services 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:

**11988 Exit 5 Pkwy
Bldg 4
Fishers, Indiana 46037**

8. **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 Jennifer Hooper, Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC, whose address is c/o Brock & Scott, 4225 Wingren Drive, Suite 105, Irving, TX 75602, Substitute Trustee to act under and by virtue of said Deed of Trust.
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.

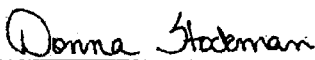
Date: 05/27/2026



Jennifer Hooper

Certificate of Posting

I am Donna Stockman whose address is 11988 Exit 5 Pkwy, bld 4, Fishers, Indiana 46037. I declare under penalty of perjury that on 05/28/26 I filed this Notice of [Substitute] Trustees 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.



Declarant's Name: Donna Stockman
Date: 05/28/26

2026 MAY 28 AM 8:59

C&M No. 44-26-02209/ FILE NOS

**NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE
TRUSTEE**LAURA A. HUGHES
COUNTY CLERKBY: 
DEPUTY

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. 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 April 28, 2021 and recorded under Vol. 6965, Page 169, or Clerk's File No. 2021-0016688, in the real property records of KAUFMAN County Texas, with Terrence Lee and Linda Lee, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for AmCap Mortgage, Ltd. DBA Gold Financial Services, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Terrence Lee and Linda Lee, husband and wife securing payment of the indebtedness in the original principal amount of \$205,050.00 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 Terrence Lee. NewRez 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. Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for the Mortgagee. Shellpoint Mortgage Servicing, is representing the Mortgagee, whose address is: 75 Beattie Place, Suite 300, Greenville, SC 29601.

Legal Description:

LOT 1, BLOCK E, HIGHBRIDGE PHASE 1, A SUBDIVISION LOCATED IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER COUNTY CLERK'S FILE NO. 2019-0022745, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.

SALE INFORMATION**Date of Sale: 07/07/2026****Earliest Time Sale Will Begin: 11:00 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 FOR PURCHASE OF THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER PROVIDING ALL INFORMATION NECESSARY FOR 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 Cooper, ServiceLink Auction, LLC, or Codilis & Moody, P.C., as Substitute Trustee.**

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

Executed on 05/22/2026.

/s/ Isaac Lewis SBOT No. 24144831, 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. 44-26-02209

T.S. #: 2025-19680-TX
RTS-2200

FILED FOR RECORD
KAUFMAN CO TEXAS
2026 MAY 28 AM 9:00

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: 7/7/2026

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 1, BLOCK 21, OF HEARTLAND PHASE 11, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 482, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Commonly known as: 2832 LOLITA WAY FORNEY, TX 75126

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 9/24/2019 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 9/25/2019 under County Clerk's File No 2019-0023640, in Book 6149 and Page 362 in the Real Property Records of Kaufman County, Texas.

Grantor(s):	Yassen Ali Alkholani, a single man
Original Trustee:	Donnie B. Park
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Bank, 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 \$203,712.00, executed by Yassen Ali Alkholani, a single man, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Bank, 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: 5/21/2026

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

FILED FOR RECORD
KAUFMAN CO TEXAS

2026 MAY 28 AM 9:00

T.S. #: 2026-22198-TX
RTS-2172

LAURA J. 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: 7/7/2026

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 22 BLOCK 35 OF DEVONSHIRE VILLAGE 7, DALLAS ETJ, AN ADDITION TO KAUFMAN COUNTY, TX ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 664 MAP AND/OR PLAT RECORDS KAUFMAN COUNTY TX ON 12/8/2020 AS INSTRUMENT NUMBER 2020-0039311.

Commonly known as: 1703 SHORTBOW RUN FORNEY, TX 75126

3. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 12/30/2021 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 1/3/2022 under County Clerk's File No 2022-0000054, in Book 7407 and Page 480 in the Real Property Records of Kaufman County, Texas.

Grantor(s):	Winston D Barber and Brettina Barber, Husband and Wife
Original Trustee:	Allan B. Polunsky
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Paramount Bank, 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 \$418,904.00, executed by Winston D Barber and Brettina Barber, Husband and Wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Paramount Bank, 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: 5/21/2026

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

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: April 6, 2022
Grantor(s): Shannon N. Torres, an unmarried woman
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for LHM Financial Corporation
Original Principal: \$347,200.00
Recording Information: Book 7578, Page 317
Property County: Kaufman
Property: LOT 18, IN BLOCK A, 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/UNDER CABINET 3, SLEEVE 371, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.
Property Address: 1620 Frankford 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: MSR Asset Vehicle LLC
Mortgage Servicer: Onity Mortgage
Mortgage Servicer Address: 2001 Bishops Gate Blvd
Mail Stop SV-01
Mt. Laurel, NJ 08054

FILED FOR RECORD
KAUFMAN COUNTY, TEXAS
2026 MAY 28 AM 9:00
BY: LAURA A. HUGHES
COUNTY CLERK
DEPUTY

SALE INFORMATION:

Date of Sale: July 7, 2026
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: On the front steps of the 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 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.

/s/Rachel Donnelly
Padgett Law Group

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 5/27/26, 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: 5/28/26

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

WITNESS MY HAND this 28th day of May, 2026.

Donna Stockman

2026 MAY 28 AM 9:09

LAURA A. HUGHES
COUNTY CLERK

[Signature]
DEPUTY

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: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, PART OF THE J.S. RAMSEY SURVEY, ABSTRACT NO. 414, KAUFMAN COUNTY, TEXAS, ALL OF THAT CERTAIN TRACT CALLED 6.562 ACRES DESCRIBED IN EXHIBIT "A", IN A DEED TO MARY JOE HOBSON BY JANET REGINA CASON ON APRIL 13, 1994, RECORDED IN VOLUME 1138, PAGE 53, DEED RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING THAT CERTAIN CALLED 0.57 ACRE TRACT OF LAND CONVEYED TO CHARLES L. SEXTON AND WIFE, SANDRA SEXTON BY DEED RECORDED IN VOLUME 1625, PAGE 0231, DEED RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS:

COMMENCING AT A 1-1/2 INCH IRON PIPE FOUND AT THE EAST CORNER OF THE ABOVE MENTIONED 6.562 ACRE TRACT, IN THE NORTHWEST LINE OF A PRIVATE ROAD AND BEING AT THE SOUTH CORNER OF THAT CERTAIN 3.798 ACRE TRACT CONVEYED TO JIMMY SMITH, RECORDED IN VOLUME 1139, PAGE 229, DEED RECORDS, KAUFMAN COUNTY, TEXAS;

THENCE SOUTH 46 DEGREES 54 MINUTES 51 SECONDS WEST A DISTANCE OF 234.79 FEET WITH THE SOUTHEAST LINE OF SAID 6.562 ACRE TRACT, AND WITH THE NORTHWEST LINE OF SAID PRIVATE ROAD TO THE PLACE OF BEGINNING A 1/2 INCH IRON ROD FOUND FOR CORNER;

THENCE SOUTH 46 DEGREES 56 MINUTES 45 SECONDS WEST AND CONTINUING WITH THE SOUTHEAST LINE OF SAID 6.562 ACRE TRACT, AND WITH THE NORTHWEST LINE OF SAID PRIVATE ROAD, A DISTANCE OF 146.82 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER;

THENCE SOUTH 42 DEGREES 32 MINUTES 14 SECONDS EAST, A DISTANCE OF 27.34 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER;

THENCE SOUTH 46 DEGREES 55 MINUTES 45 SECONDS WEST, A DISTANCE OF 916.32 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER, SAID POINT BEING IN COUNTY ROAD 220 (WISER ROAD);

THENCE NORTH 44 DEGREES 31 MINUTES 41 SECONDS WEST, A DISTANCE OF 57.20 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER, SAID POINT BEING THE WEST CORNER OF A CALLED 0.103 ACRE TRACT, DESCRIBED IN EXHIBIT "B" IN SAID HOBSON DEED;

THENCE NORTH 46 DEGREES 56 MINUTES 29 SECONDS EAST, WITH THE NORTHWEST LINE OF SAID 0.103 ACRE TRACT, A DISTANCE OF 150.77 FEET TO A 1/2 INCH IRON ROD FOUND AT THE NORTH CORNER OF SAME AND BEING IN THE SOUTHERLY SOUTHWEST LINE OF THAT CERTAIN CALLED 6.562 ACRE TRACT RECORDED AS EXHIBIT "A", IN VOLUME 1138, PAGE 53, DEED RECORDS, KAUFMAN COUNTY, TEXAS:

THENCE NORTH 42 DEGREES 57 MINUTES 35 SECONDS WEST, WITH THE SOUTHERLY SOUTHWEST LINE OF SAID 6.562 ACRE TRACT, A DISTANCE OF 20.02 FEET TO A 1/2 INCH IRON ROD FOUND AT THE SOUTHERLY WEST CORNER OF SAME;

THENCE NORTH 46 DEGREES 52 MINUTES 14 SECONDS EAST, WITH THE SOUTHERLY NORTHWEST LINE OF SAID 6.562 ACRE TRACT, A DISTANCE OF 157.12 FEET TO A 1/2 INCH IRON ROD FOUND AT A CORNER OF SAME;

THENCE NORTH 16 DEGREES 14 MINUTES 25 SECONDS WEST, WITH THE NORTHERLY SOUTHWEST LINE OF SAID 6.562 ACRE TRACT, A DISTANCE OF 289.98 FEET TO A 1/2 INCH IRON ROD FOUND AT THE NORTHERLY WEST CORNER OF SAME;

THENCE NORTH 48 DEGREES 25 MINUTES 42 SECONDS EAST, WITH THE NORTHERLY NORTHWEST LINE OF SAID 6.562 ACRE TRACT, A DISTANCE OF 614.25 FEET TO A 1-1/2 INCH IRON PIPE FOUND AT THE NORTH CORNER OF SAME AND BEING AT THE WEST CORNER OF THAT CERTAIN 3.798 ACRE TRACT;

THENCE SOUTH 45 DEGREES 25 MINUTES 09 SECONDS EAST, WITH THE NORTHEAST LINE OF SAID 6.562 ACRE TRACT, A DISTANCE OF 292.88 FEET TO THE PLACE OF BEGINNING AND CONTAINING 5.68 ACRES 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 LEGAL DESCRIPTION CONTAINED IN SCHEDULE "A" AS TO AREA OR QUANTITY OF LAND IS NOT A REPRESENTATION THAT SUCH AREA OR QUANTITY IS CORRECT, BUT IS MADE ONLY FOR INFORMAL IDENTIFICATION PURPOSES AND DOES NOT OVERRIDE ITEM 2 OF SCHEDULE "B" HEREOF.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 12/15/2021 and recorded in Document 2022-0002487 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: 07/07/2026
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.

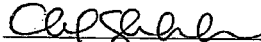
4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 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 JERRY NICHOLS AND MARY NICHOLS, provides that it secures the payment of the indebtedness in the original principal amount of \$622,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. FINANCE OF AMERICA REVERSE LLC is the current mortgagee of the note and deed of trust and FINANCE OF AMERICA REVERSE LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is FINANCE OF AMERICA REVERSE LLC c/o FINANCE OF AMERICA REVERSE LLC, 3900 Capital City Blvd., Lansing, MI 48906 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **Order to Foreclose.** FINANCE OF AMERICA REVERSE LLC obtained a Order from the 86th District Court of Kaufman County on 11/26/2024 under Cause No. 118638-86. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.


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



Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
✓ Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Sheridan Stills, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: www.mwzmlaw.com/tx-investors

Certificate of Posting

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 3/27/25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

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 1, IN BLOCK 29, OF DEVONSHIRE VILLAGE 9, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 532, OF THE MAP OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 02/24/2022 and recorded in Document 2022-0007387 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: 07/07/2026

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 BEN NEWMAN AND SHANNON NEWMAN, provides that it secures the payment of the indebtedness in the original principal amount of \$531,960.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. The Secretary of Veterans Affairs, an officer of the United States is the current mortgagee of the note and deed of trust and ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is The Secretary of Veterans Affairs, an officer of the United States c/o ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

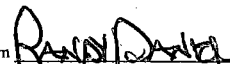
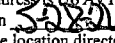
6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston,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

For additional sale information visit: www.mwzmlaw.com/tx-investors

Certificate of Posting

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on  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 MAY 28 AM 9:09
LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

Notice of Substitute Trustee Sale

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY 28 AM 9:10

LAURA A. HUGHES
COUNTY CLERK

F26-00187 TX
6723299061/7910013478

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: **07/07/2026**
Time: The sale will begin no earlier than **10:00AM** or no later than three hours thereafter. The sale will be completed by no later than 1:00 PM. (**Attention all bidders: cashier's checks must be made payable to Assured Lender Services, Inc.**)
Place: **Kaufman** County, TX 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 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:

BEING LOT 65, OF RIVER OAKS ESTATES, AN ADDITION TO THE CITY OF OAK RIDGE, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, SLIDE 738, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Personal Property Description: See attached Exhibit "A"

APN: 00.3148.0000.0065.00.03.07/34823

Commonly known as: 1051 Red Oak Drive, Kaufman, TX 75142-4355

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust, Security Agreement and Assignment of Leases and Rents, dated 11/07/2025 (the "Deed of Trust") and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 11/12/2025 as Document No. 2025-0035651 of the Real Property Records of Kaufman County, Texas.

Trustor(s):	Azekunee Casa LLC, a Wyoming limited liability company	Original Beneficiary:	Veocity Commercial Capital, LLC, a California Limited Liability Company
Current Beneficiary:	U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2026-1	Loan Servicer:	PHH Mortgage Services/Onity Mortgage
Current Substituted Trustees:	Randy Daniel, Cindy Daniel, Jim O'Bryant, Michele Sanders or Cherie Maples		

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, 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 present Beneficiary under the Deed of Trust has elected to conduct a unified foreclosure sale pursuant to the provisions of Texas Business and Commercial Code § 9.604 (a) and to include in the non-judicial foreclosure pursuant to the power of the sale granted by the deed of trust described in this Notice of Trustee's Sale all of the personal property and fixtures described in within the loan documents. The present Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the present Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and Notice of Trustee's Sale. 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 by not limited to (1) the promissory note in the original principal amount of \$298,500.00, executed by Azekunee Casa LLC, a Wyoming limited liability company, and payable to the order of Veocity Commercial Capital, LLC, a California Limited Liability Company; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Azekunee Casa LLC, a Wyoming limited liability company. U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2026-1 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.


NOTICE TO POTENTIAL BIDDERS: WE REQUIRE CERTIFIED FUNDS AT SALE BY CASHIER'S CHECK(S) PAYABLE DIRECTLY TO "ASSURED LENDER SERVICES, INC." TO AVOID DELAYS IN ISSUING THE FINAL DEED.

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

U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2026-1
2945 Townsgate Road
Suite 110
Westlake Village, CA 91361
Jeannette McWay
jmcway@velocitycommercial.com
(818) 338-9789

Dated: 5/27/20

Randy Daniel, Cindy Daniel, Jim O'Bryant, Michele Sanders or Cherie Maples


Assured Lender Services, Inc.
111 Pacifica, Suite 140
Irvine, CA 92618
Phone: (714) 508-7373
Fax: (714) 505-3831

AFTER RECORDING, PLEASE RETURN TO:
Assured Lender Services, Inc.
111 Pacifica, Suite 140
Irvine, CA 92618
Attn: Trustee Department

Exhibit "A"
(Personal Property)

All equipment, fixtures, and other articles of personal property now or hereafter owned by Trustor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or disposition of the Property.

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: 11/23/2020
Grantor(s): GUILLERMO QUEZADA AND PERLA SANTOS, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS BENEFICIARY, AS NOMINEE FOR EVERETT FINANCIAL, INC. D/B/A SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$216,997.00
Recording Information: Instrument 2020-0038124
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 924 BERMUDA ST, FORNEY, TX 75126

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

Date of Sale: Tuesday, the 7th day of July, 2026
Time of Sale: 10:00AM or within three hours thereafter.
Place of Sale: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

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

Substitute Trustee(s): Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act.

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY 28 AM 9:10
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature]

Certificate of Posting

I am Randy Dault whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 5/22/16 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Dault

Exhibit "A"

LOT 13, IN BLOCK J, OF HERITAGE HILL ADDITION, SECTION FOUR, AN ADDITION IN THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 1, ENVELOPE 719, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

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: 02/24/2021
Grantor(s): GUILLERMO AZAEL FRANCO AND CHRISTINA FRANCO, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., AS BENEFICIARY, AS NOMINEE FOR SYNERGY ONE LENDING, INC., ITS SUCCESSORS AND ASSIGNS.
Original Principal: \$201,286.00
Recording Information: Instrument 2021-0006979
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 1301 MELODY CIR, KAUFMAN, TX 75142

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

Date of Sale: Tuesday, the 7th day of July, 2026
Time of Sale: 10:00AM or within three hours thereafter.
Place of Sale: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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


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

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

Substitute Trustee(s): Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act.

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

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

BY: 
LAURA A. HUGHES
COUNTY CLERK
DEPUTY
FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY 28 AM 9:10

Certificate of Posting

I am Randy Davel, whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 5-22-06 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Davel

Exhibit "A"


BEING ALL THAT CERTAIN LOT TRACT OR PARCEL OF LAND IN THE T. BEEDY SURVEY, A-21, CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS BEING DESCRIBED AS LOT 42 OF HARMONY ESTATES, ACCORDING TO THE PLAT
RECORDED IN CABINET 1, ENVELOPE 652 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

TS#: 25-015361
LOAN TYPE: FHA

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 MAY 28 AM 9:10

NOTICE OF TRUSTEE'S FORECLOSURE SALE

LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

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

1. *Property to Be Sold.* The property to be sold is described as follows:

LOT 2, GOSSETT SUBDIVISION, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, SLIDE 528, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust recorded on **09/08/2022** as instrument **2022-0034500**, of the real property records of **KAUFMAN County, TX.**

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

Dated: **07/07/2026**

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

Place: **Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142** or an area designated by the County Commissioners Court

The Deed of Trust permits the Mortgagee 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. The reposting or refiled may be after the date originally scheduled for this sale.

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 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.

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. The sale shall not cover any part of the property that has been released of public record 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.

Please be advised that the trustee will require any entity or trust bidder at this trustee's sale to provide beneficial ownership information, documentation, and written certification as required under FinCEN's Anti-Money Laundering Regulations for Residential Real Estate Transfers, effective for transfers to covered transferees closing on or after March 1, 2026. This requirement applies where the purchaser is a legal entity (including an LLC, corporation, or partnership) or a trust, and the transfer is not financed by an institutional lender subject to existing anti-money laundering requirements. The required information and certification must be provided to the trustee prior to issuance of the trustee's deed upon sale. No trustee's deed will be issued for a covered transfer until all required FinCEN information has been received and certified. Additional information regarding these regulations and required transferee disclosures can be found at: <https://www.fincen.gov/rre> and <https://www.fincen.gov/rre-faqs>

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.

5. Type of Sale. The sale is a non-judicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by

DUSTIN L STEVENSON AND HEATHER L STEVENSON, HUSBAND AND WIFE

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of **\$309,777.00**, and payable to the order of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CANOPY MORTGAGE, LLC, its successors and assigns**; (b) all renewals and extensions of the note, if applicable; (c) any and all present and future indebtednesses owed to **AMERIHOME MORTGAGE COMPANY, LLC** who is the current owner and holder of the "Obligations" and is the current Mortgagee under the Deed of Trust.

Mortgage Servicing Information. ServiceMac, LLC, is acting as the Mortgage Servicer for **AMERIHOME MORTGAGE COMPANY, LLC**, who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. ServiceMac, LLC, as Mortgage Servicer, is representing the Mortgagee whose address is: **AMERIHOME MORTGAGE COMPANY, LLC** C/O ServiceMac, LLC, 9726 Old Bailes Road, Suite 200, Indian Land, SC 29707.

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 property securing the above-reference loan.

7. **Default and Request to Act.** Default has occurred under the Deed of Trust, and the Mortgagee has requested me, as **Kirk Schwartz, Carson Emmons, Lori Long, Jeff Elliott, Amar Sood, America West Lender Services (AWEST), Auction.com LLC** to conduct this sale. Notice is given that before the sale the Mortgagee may appoint another person substitute trustee to conduct the sale.

Date: 05/27/2026



Kirk Schwartz, Carson Emmons, Lori Long, Jeff Elliott, Amar Sood, America West Lender Services (AWEST), Auction.com LLC
C/O America West Lender Services
5404 Cypress Center Drive, Suite 300
Tampa, FL 33609
844-693-4761
Fax: 877-317-0475

SELECT PORTFOLIO SERVICING, INC. (SPS)
OLVERA, JOSE AND JOSIE
428 CREEKWOOD COURT, FORNEY, TX 75126

CONVENTIONAL
Firm File Number: 13-013123

NOTICE OF TRUSTEE'S SALE

WHEREAS, on November 18, 2005, JOSE OLVERA AND JOSIE OLVERA, HUSBAND AND WIFE, as Grantor(s), executed a Deed of Trust conveying to THOMAS F. VETTERS, as Trustee, the Real Estate hereinafter described, to NORTHLAND FUNDING GROUP, LLC DBA CAPITAL MORTGAGE SERVICES 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 00026489 Volume 2775, Page 540, 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, July 7, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 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 41, BLOCK A OF THE TRAILS OF CHESTNUT MEADOW, PHASE 3B, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 602B, PLAT RECORDS, KAUFMAN COUNTY, TEXAS

Property Address: 428 CREEKWOOD COURT
FORNEY, TX 75126
Mortgage Servicer: SELECT PORTFOLIO SERVICING, INC.
Mortgagee: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, IN TRUST FOR
REGISTERED HOLDERS OF LONG BEACH MORTGAGE LOAN TRUST 2006-1, ASSET-
BACKED CERTIFICATES, SERIES 2006-1
3217 S. DECKER LAKE DR.
SALT LAKE CITY, UT 84119

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.


BY: 
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

2026 MAY 28 AM 9:10
FILED FOR RECORD
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

SUBSTITUTE TRUSTEE
Servicelink Agency Sales and Posting LLC
14800 Landmark Blvd, Suite 850
Dallas, TX 75254

WITNESS MY HAND this day May 26, 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 Deutsche Bank National Trust Company, as
Trustee, in trust for registered Holders of Long Beach
Mortgage Loan Trust 2006-1, Asset-Backed Certificates,
Series 2006-1

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

Deed of Trust Date: 4/30/2015	Grantor(s)/Mortgagor(s): CHARLES MELVIN RAY LEATCH, A SINGLE MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: GUILD MORTGAGE COMPANY LLC
Recorded in: Volume: 4777 Page: 436 Instrument No: 2015-0008010	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: 7/7/2026	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 43, IN BLOCK E, OF HONEYSUCKLE MEADOWS, WINDMILL FARMS PHASE 3A-SECTION 2, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF, RECORDED IN CABINET 2, ENVELOPE 683 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.

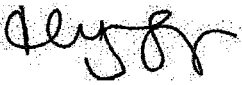
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

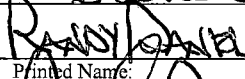
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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: 5/21/2026

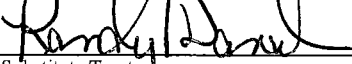


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Guild Mortgage Company LLC

Dated: 5-21-2026



Printed Name:



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

FILED FOR RECORD
KAUFMAN COUNTY TEXAS
2026 MAY 28 AM 9:10
BY: LAURA A. HUGHES
COUNTY CLERK
Deputy

MH File Number: TX-25-122549-POS
Loan Type: VA

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY 28 PM 12:18

00000010673606
LAURA A. HUGHES
COUNTY CLERK

BY: _____

LS
COUNTY

1000 FREDONIA DR
FORNEY, TX 75126

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: July 07, 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 April 18, 2019 and recorded in Document CLERK'S FILE NO. 20190008546; AS AFFECTED BY LOAN MODIFICATION AGREEMENT DOCUMENT NO. 2024-0028683 real property records of KAUFMAN County, Texas, with BRANDIE JONES, A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by BRANDIE JONES, A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$254,308.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, 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. ROCKET MORTGAGE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o ROCKET MORTGAGE, LLC
635 WOODWARD AVE.
DETROIT, MI 48226



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.

Il sb

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 5-28-26 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: 5-28-26

1000 FREDONIA DR
FORNEY, TX 75126

00000010673606

00000010673606

KAUFMAN

EXHIBIT "A"

LOT 10, BLOCK B OF TRAVIS RANCH, PHASE 3A, AN ADDITION IN-KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 613, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 MAY 28 PM 12: 18

LAURA A. HUGHES 00000010813830
COUNTY CLERK

BY: 

9713 FLOURISHING WAY
MESQUITE, TX 75126

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: July 07, 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 09, 2025 and recorded in Document INSTRUMENT NO. 2025-0032198 real property records of KAUFMAN County, Texas, with ADEWUNMI ADETOKUNDOH MOIBI AN UNMARRIED WOMAN AND ARAMIDE DOLAPO SANDRA ONI AN UNMARRIED WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by ADEWUNMI ADETOKUNDOH MOIBI AN UNMARRIED WOMAN AND ARAMIDE DOLAPO SANDRA ONI AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$377,545.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. 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. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452



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.



Ryan Bourgeois

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 5-28-26 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: 5-28-26

9713 FLOURISHING WAY
MESQUITE, TX 75126

00000010813830

00000010813830

KAUFMAN

EXHIBIT "A"

LOT 19, IN BLOCK 30, OF TALIA PHASE 1A, AN ADDITION TO THE CITY OF MESQUITE, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLEEVE 369, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

2026 JUN -4 AM 9:32

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

LAURA A. HUGHES
COUNTY CLERK

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

NOTICE IS HEREBY GIVEN THAT BECAUSE THE DEFAULT IN PERFORMANCE OF THE OBLIGATIONS OF THE DEED OF TRUST, SUBSTITUTE TRUSTEE WILL SELL THE PROPERTY BY PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH AT THE PLACE AND DATE SPECIFIED TO SATISFY THE DEBT SECURED BY THE DEED OF TRUST.

INSTRUMENT / DEED OF TRUST TO BE FORECLOSED

TMLF No. 195191 Original Principal Amount: \$212,300.00
Recording Information: 2021-0025025 Deed of Trust Date: 06/11/2021

Grantor(s) / Mortgagor(s):
WILLIE TURNER II, AN UNMARRIED PERSON

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, ITS SUCCESSORS AND ASSIGNS

Current Mortgagee:
ROCKET MORTGAGE, LLC

PROPERTY TO BE SOLD

Property Address: 2840 JOURNEY LN, HEARTLAND, TX 75126

County: KAUFMAN

Property Description: LOT 7, BLOCK 28, OF HEARTLAND PHASE 12B, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3, PAGE 503, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

FORECLOSURE SALE INFORMATION

Place of Sale: 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

Sale Date: 07/07/2026 **Sale Time:** 11:00 AM



The sale will begin at the earliest time stated above or within three hours after that time. The sale will be conducted as public auction and the property will be sold to the highest bidder for cash equivalent, except that lender's bid may be by credit against the indebtedness secured by the line of the Deed of Trust.

Pursuant to Texas Property Code § 51.0075(a), 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.

Pursuant to Texas Property Code § 51.009, purchaser acquires the foreclosed property as is without any expressed or implied warranties, at the purchaser's own risk.

It is the responsibility of prospective bidders to ascertain the property status and suitability for the intended purpose. Bidders should exercise due diligence and caution throughout the bidding process. Prospective bidders are reminded that by law the Foreclosure Sale will 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 released or subordinated to the Deed of Trust or Contract Lien.

ROCKET MORTGAGE, LLC S/B/M NATIONSTAR MORTGAGE LLC is acting as the mortgage servicer and authorized to represent the mortgagee, **ROCKET MORTGAGE, LLC**, by virtue of servicing agreement with the mortgagee. Pursuant to the servicing agreement and Texas Property Code § 51.0025, the mortgage servicer, **ROCKET MORTGAGE, LLC S/B/M NATIONSTAR MORTGAGE LLC** is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above.

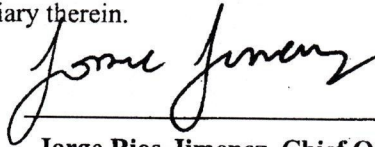
ROCKET MORTGAGE, LLC S/B/M NATIONSTAR MORTGAGE LLC
C/O ROCKET MORTGAGE, LLC
1050 WOODWARD AVENUE, DETROIT, MI 48226

If **ROCKET MORTGAGE, 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 or Contract Lien and the Texas Property Code.

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 or authorized agent for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead **THE MORTGAGE LAW FIRM, PLLC, SERVICELINK AGENCY SALES AND POSTING, LLC AND AUCTION.COM, LLC**, whose address is C/O THE MORTGAGE LAW FIRM, PLLC, 18383 Preston Road, Suite 200, Dallas, TX 75252, or either one of them, 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.

Executed date: 6/1/2026



Jorge Rios-Jimenez, Chief Operating Officer

THE MORTGAGE LAW FIRM, PLLC
18383 PRESTON ROAD, SUITE 200
DALLAS, TX 75252
(469) 521-9700

CERTIFICATE OF POSTING

My name is Donna Stockman, and my address is
C/O THE MORTGAGE LAW FIRM, PLLC, 18383 PRESTON ROAD, SUITE 200, DALLAS, TX
75252. I declare under penalty of perjury that on 6/4/26 I filed at the
office of the KAUFMAN county Clerk and caused to be posted at the KAUFMAN county courthouse this
notice of sale.

Signature: _____



Declarant Name: _____

Donna Stockman

Date: _____

6/4/26

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	Reggie J. Roberson, Sr. and Sherry Elaine Roberson	Deed of Trust Date	February 21, 2023
Original Mortgagee	Credit Union of Texas	Original Principal	\$60,001.00
Recording Information	Instrument #: 2023-0005159 Book #: 7992 Page #: 542 in Kaufman County, Texas	Original Trustee	V. Eric Pointer
Property Address	2040 Karsen Lane, Forney, TX 75126	Property County	Kaufman

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Credit Union of Texas	Mortgage Servicer	Credit Union of Texas (CUTX)
Current Beneficiary	Credit Union of Texas	Mortgage Servicer Address	900 W. Bethany Drive, Attn: Collections Department, Allen, TX 75013

SALE INFORMATION:

Date of Sale	07/07/2026
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, Cindy Daniel, 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 40, BLOCK 31, HEARTLAND TRACT A, PHASE 3B, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 128 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.

NOTICE OF TRUSTEE'S SALE

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 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 refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

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://bsaefiling-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

NOTICE OF TRUSTEE'S SALE

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.

Dated May 28, 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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 JUN -4 AM 10:22
LAURA A. HUGHES
COUNTY CLERK
BY: *ma*
DEPUTY

(b) Installment payments have not been made when due and owing pursuant to the terms of the Note and Deed of Trust.

(c) The obligation secured by the lien sought to be foreclosed is in default.

(d) The requisite notice to cure the default has been mailed to each person as required under applicable law and the loan agreement, contract, or lien sought to be foreclosed and the opportunity to cure has expired. Before the Application was filed, any other action required under applicable law and the loan agreement, contract, or lien sought to be foreclosed was performed.

IT IS THEREFORE ORDERED that:

1. Credit Union of Texas, together with its successors and assigns, is hereby authorized to serve Notice of Sale on each Respondent and may proceed with a foreclosure sale in accordance with the security agreement and Texas Property Code Section 51.002 concerning the property with a commonly known mailing address of 2040 Karsen Lane, Forney, TX 75126 and legal description as described in the Real Property Records of Denton County, Texas as follows:

LOT 40, BLOCK 31, HEARTLAND TRACT A, PHASE 3B,
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN
CABINET 3, ENVELOPE 128 OF THE PLAT RECORDS OF
KAUFMAN COUNTY, TEXAS.

2. The name and last known address of each respondent subject to the order are:

Sherry Elaine Roberson
2040 Karsen Lane
Forney, TX 75126

Reggie J. Roberson, Sr
2040 Karsen Lane
Forney, TX 75126

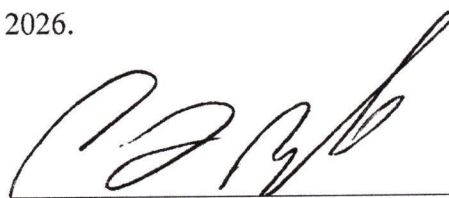
3. The recording or indexing information of each lien to be foreclosed is as follows:

Instrument #: 2023-0005159 Book #: 7992 Page #: 542 in the Real Property
Records of Kaufman County, Texas.

4. A conformed copy of an Order Allowing Foreclosure must be attached to the trustee or substitute trustee's foreclosure deed in accordance with Rule 736.12 of the Texas Rules of Civil Procedure.

5. Petitioner may communicate with each Respondent and all third parties as reasonably necessary to conduct a foreclosure sale.

Signed, this 21 day of May, 2026.



Judge Presiding

25-382616

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)

Table with 2 columns and 4 rows containing deed and mortgage details. Row 1: Deed of Trust Date: June 18, 2003 | Original Mortgagor/Grantor: HELEN WALLACE. Row 2: Original Beneficiary / Mortgagee: WELLS FARGO HOME MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS | Current Beneficiary / Mortgagee: U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST. Row 3: Recorded in: Volume: 2230, Page: 132, Instrument No: 14551 | Property County: KAUFMAN. Row 4: 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 \$199,500.00, executed by HELEN WALLACE and payable to the order of Lender.

Property Address/Mailing Address: 503 PIN OAK DR, TERRELL, TX 75161

Legal Description of Property to be Sold: LOT 19, BLOCK P, KINGS CREEK ESTATES, SECTION ONE-REPLAT, CITY OF TERRELL, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 313, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Table with 2 columns: Date of Sale: July 07, 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 TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST, the owner and holder of the Note, has requested 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.

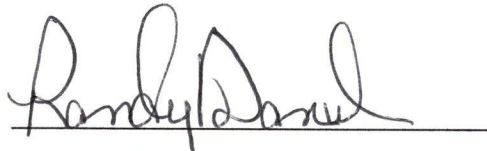
Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST bid may be by credit against 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, 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 Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.


Limitation of Damages: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.



SUBSTITUTE TRUSTEE

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 JUN -4 AM 10: 21
LAURA A. HUGHES
COUNTY CLERK
BY: 
OFFICIAL

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, Beverly Wallace Burr, the owner and holder of the Note, has requested Trustee to sell the Property.

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

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

If Beverly Wallace Burr 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 Beverly Burr. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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

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

Mary Gayle Ramsey

Mary Gayle Ramsey
607 N. Rockwall
Terrell, Texas 75160
Telephone (972) 524-1920
Telecopier (972) 563-4417

PROPERTY DESCRIPTION

Being the North part of Lot 3, Block 62, Terrell Original, Kaufman County, Texas, and being all that certain tract of land conveyed to Beverly Wallace Burr as recorded in Volume 6285, Page 21 of the Deed Records, Kaufman County, Texas, and being more particularly described as follows:

Beginning at a 3/8" iron rod found for corner in the Southeast Right-of-Way line of Catherine Street (an 80' R.O.W.), said point being the West corner of that certain tract of land conveyed to Kimette Glenn as recorded in Volume 6888, Page 436 of the Deed Records, Kaufman County, Texas;

Thence, South 81°40'00" East, departing the Southeast line of said street and along the Southwest line of said Glenn tract, a distance of 125.00 feet to a 1/2" iron rod found for corner, said point being the Northwest corner of that certain tract of land conveyed to Holy Cross Real Estate, LLC as recorded in 6600, Page 412 of the Deed Records, Kaufman County, Texas;

Thence, South 08°20'00" West, along the Northwest line of Holy Cross Real Estate, LLC tract, a distance of 55.00 feet to a 1/2" iron rod with plastic cap found for corner, said point being the East corner of that certain tract conveyed to Alan Nix Family Limited Partnership as recorded in Volume 1935, Page 622 of the Deed Records, Kaufman County, Texas;

Thence, North 81°40'00" West, along the Northeast line of said Alan Nix Family Limited Partnership tract, a distance of 125.00 feet to a "X" cut found for corner in the Southeast line of said street;

Thence, North 08°20'00" East, along the Southeast line of said street, a distance of 55.00 feet to the Point of Beginning and containing 6,875 square feet or 0.158 acres of land.

2026 JUN 11 AM 7:53

LAURA A. HUGHES
COUNTY CLERK

BY: *MB*

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.: 118077-TX

Date: June 9, 2026

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: DON LEE TURNER AND NELSA MARIE GUERRERO, HUSBAND AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LAKEVIEW LOAN SERVICING, LLC, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 5/4/2019, RECORDING INFORMATION: Recorded on 5/10/2019, as Instrument No. 2019-0010533 in Book 6007 Page 209

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **LOT 10, BLOCK C, OF DEVONSHIRE PHASE 1A, AN ADDITION TO THE CITY OF DALLAS EXTRA TERRITORIAL JURISDICTION, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN CABINET 3, PAGE 63 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS. SITUATE IN THE COUNTY OF KAUFMAN, STATE OF TEXAS**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **7/7/2026**, 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.

LOANCARE, 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. LOANCARE, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

LAKEVIEW LOAN SERVICING, LLC
c/o LOANCARE, LLC
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452-4262



Matter No.: 118077-TX

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 JUN 11 AM 7:50

MB

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.

NOTICE IS HEREBY GIVEN THAT BECAUSE THE DEFAULT IN PERFORMANCE OF THE OBLIGATIONS OF THE DEED OF TRUST, SUBSTITUTE TRUSTEE WILL SELL THE PROPERTY BY PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH AT THE PLACE AND DATE SPECIFIED TO SATISFY THE DEBT SECURED BY THE DEED OF TRUST.

INSTRUMENT / DEED OF TRUST TO BE FORECLOSED

TMLF No. 193344 Original Principal Amount: \$332,405.00
Recording Information: 2022-0030054 Deed of Trust Date: 08/02/2022

Grantor(s) / Mortgagor(s):

JONATHAN JORGE SEGURA VAZQUEZ AND ALINA CONTRERAS ROJAS, HUSBAND AND WIFE

Original Mortgagee:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR UNITED WHOLESALE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS

Current Mortgagee:

TH MSR HOLDINGS LLC

PROPERTY TO BE SOLD

Property Address: 906 STONE MEADOW, MABANK, TX 75147

County: KAUFMAN

Property
Description:

LOT 5, STONE MEADOW SUBDIVISION, ACCORDING TO THE PLAT RECORDED IN CABINET 3, ENVELOPE 497, AND AMENDED IN CABINET 3, ENVELOPE 511 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

FORECLOSURE SALE INFORMATION

Place of Sale: KAUFMAN COUNTY COURTHOUSE
1902 US HIGHWAY 175, KAUFMAN TX 75142

Sale Date: 07/07/2026 Sale Time: 10:00 AM



The sale will begin at the earliest time stated above or within three hours after that time. The sale will be conducted as public auction and the property will be sold to the highest bidder for cash equivalent, except that lender's bid may be by credit against the indebtedness secured by the line of the Deed of Trust.

Pursuant to Texas Property Code § 51.0075(a), 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.

Pursuant to Texas Property Code § 51.009, purchaser acquires the foreclosed property as is without any expressed or implied warranties, at the purchaser's own risk.

It is the responsibility of prospective bidders to ascertain the property status and suitability for the intended purpose. Bidders should exercise due diligence and caution throughout the bidding process. Prospective bidders are reminded that by law the Foreclosure Sale will 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 released or subordinated to the Deed of Trust or Contract Lien.

ROUNDPOINT MORTGAGE SERVICING LLC is acting as the mortgage servicer and authorized to represent the mortgagee, **TH MSR HOLDINGS LLC**, by virtue of servicing agreement with the mortgagee. Pursuant to the servicing agreement and Texas Property Code § 51.0025, the mortgage servicer, **ROUNDPOINT MORTGAGE SERVICING LLC** is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above.

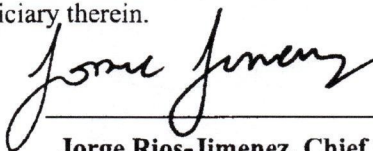
ROUNDPOINT MORTGAGE SERVICING LLC
C/O TH MSR HOLDINGS LLC
446 WRENPLACE RD, FORT MILL, SC 29715

If **TH MSR HOLDINGS 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 or Contract Lien and the Texas Property Code.

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 or authorized agent for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead **THE MORTGAGE LAW FIRM, PLLC, SERVICELINK AGENCY SALES AND POSTING, LLC AND AUCTION.COM, LLC**, whose address is C/O THE MORTGAGE LAW FIRM, PLLC, 18383 Preston Road, Suite 200, Dallas, TX 75252, or either one of them, 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.

Executed date: 6/8/2026



Jorge Rios-Jimenez, Chief Operating Officer

THE MORTGAGE LAW FIRM, PLLC
18383 PRESTON ROAD, SUITE 200
DALLAS, TX 75252
(469) 521-9700

CERTIFICATE OF POSTING

My name is Donna Stockman, and my address is C/O THE MORTGAGE LAW FIRM, PLLC, 18383 PRESTON ROAD, SUITE 200, DALLAS, TX 75252. I declare under penalty of perjury that on 06/11/26 I filed at the office of the KAUFMAN county Clerk and caused to be posted at the KAUFMAN county courthouse this notice of sale.

Signature: _____



Declarant Name: Donna Stockman

Date: 06/11/26

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: 06/26/2020
Grantor(s): JOHN VASGIRD AND BIANCA VASGIRD, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP., ITS SUCCESSORS AND ASSIGNS.
Original Principal: \$317,144.00
Recording Information: Book 6467 Page 393 Instrument 2020-0017701
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 3810 ORLEANS WAY, HEARTLAND, TX 75126

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 JUN 11 AM 10:09
LAURA A. HUGHES
COUNTY CLERK
BY: MGA
IDENTITY

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

Date of Sale: Tuesday, the 7th day of July, 2026
Time of Sale: 10:00AM or within three hours thereafter.
Place of Sale: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

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

Substitute Trustee(s): Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act.

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

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

Certificate of Posting

I am Randy Dault whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 7-27-18 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Dault

Exhibit "A"

LOT 8, IN BLOCK 28, OF HEARTLAND PHASE 10B, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 422, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS; TOGETHER WITH CERTIFICATES 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.

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

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: 10/12/2023
Grantor(s): KASSANDRA OCHOA, UNMARRIED
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR INTERLINC MORTGAGE SERVICES, LLC., ITS SUCCESSORS AND ASSIGNS.
Original Principal: \$236,567.00
Recording Information: Book 8261 Page 70 Instrument 2023-0029026
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 6103 DETERMINE LN, FORNEY, TX 75126

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

Date of Sale: Tuesday, the 7th day of July, 2026
Time of Sale: 10:00AM or within three hours thereafter.
Place of Sale: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

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

Substitute Trustee(s): Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act.

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 JUN 11 AM 10:09
LAURA A. HUGHES
COUNTY CLERK
OF
KAUFMAN COUNTY
IDENTITY

Certificate of Posting

I am Randy David whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 11/15/10 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy David

Exhibit "A"

LOT 50, BLOCK R, TRINITY CROSSING PHASE 6A, A SUBDIVISION LOCATED IN KAUFMAN COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SHEET 111, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

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: 12/23/2019
Grantor(s): ASHLEIGH HORNER, AN UNMARRIED WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., AS BENEFICIARY, AS NOMINEE FOR LOANDEPOT.COM., ITS SUCCESSORS AND ASSIGNS
Original Principal: \$208,160.00
Recording Information: Book 6255 Page 539 Instrument 2019-0032973
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 4328 CAT TAIL WAY, FORNEY, TX 75126

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

Date of Sale: Tuesday, the 7th day of July, 2026
Time of Sale: 10:00AM or within three hours thereafter.
Place of Sale: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

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

Substitute Trustee(s): Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act.

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 JUN 11 AM 10:09
LAURA A. HUGHES
COUNTY CLERK
BY: mg
NEP/LLV

Certificate of Posting

I am Randy Dora whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 1-1-06 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Dora

Exhibit "A"

LOT TWENTY (20), IN BLOCK "H", OF WINDMILL FARMS, PHASE 3B AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CABINET 3, ENVELOPE 491, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

2026 JUN 12 AM 9:16

LAURA A. HUGHES
COUNTY CLERK

BY: MB
DEPUTY

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §

§

COUNTY OF KAUFMAN §

WHEREAS, the property herein described is subject to the Amended and Restated Community Declaration of Covenants, Conditions and Restrictions for Heartland, dated December 29, 2011, and recorded as Instrument No. 2011-0019517 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, Heartland Community Association on October 8, 2020, December 15, 2020, April 11, 2022, January 24, 2023, and December 14, 2023, sent notice of default in payment of assessments to **RUBY HURTADO, a single person**, being the reputed owner or current owner of said real property; and

WHEREAS, the said **RUBY HURTADO, a single person**, has continued to default in the payment of their indebtedness to Heartland Community Association and the same is now wholly due, and Heartland Community 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 Heartland Community Association.

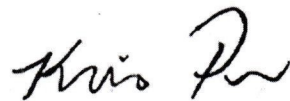
NOW, THEREFORE, notice is hereby given that on **Tuesday, the 4th day of August, 2026**, between 10:00 a.m. and 4:00 p.m., Heartland Community Association will sell the herein described real estate (including any improvements thereon) at public auction at the front steps of the Kaufman County Justice 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 11:00 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: June 12, 2026.

HEARTLAND COMMUNITY ASSOCIATION




By: _____
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 Heartland Community Association, 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 June 12, 2026.





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 25, Block 25, HEARTLAND, Tract A, Phase 3A, an Addition to the City of Kaufman, Kaufman County, Texas, according to the Plat recorded in Cabinet 3, Envelope 37, Plat Records, Kaufman County, Texas (the "Property").

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 JUN 12 AM 9:15

LAURA A. HUGHES
COUNTY CLERK

BY: MG
DEPUTY

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

WHEREAS, the property herein described is subject to the Amended and Restated Community Declaration of Covenants, Conditions and Restrictions for Heartland, dated December 29, 2011, and recorded as Instrument No. 2011-0019517 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, Heartland Community Association on April 9, 2021, April 14, 2022, and June 21 2022, sent notice of default in payment of assessments to **PATRICK FURAHA HAKIZIMANA and SARAH RAHABU FURAHA, husband and wife**, being the reputed owners or current owners of said real property; and

WHEREAS, the said **PATRICK FURAHA HAKIZIMANA and SARAH RAHABU FURAHA, husband and wife**, have continued to default in the payment of their indebtedness to Heartland Community Association and the same is now wholly due, and Heartland Community 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 Heartland Community Association.

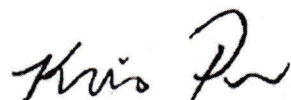
NOW, THEREFORE, notice is hereby given that on Tuesday, the 4th day of August, 2026, between 10:00 a.m. and 4:00 p.m., Heartland Community Association will sell the herein described real estate (including any improvements thereon) at public auction at the front steps of the Kaufman County Justice Center, 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 11:00 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: June 12, 2026.

HEARTLAND COMMUNITY ASSOCIATION



By: _____
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 Heartland Community Association, 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 June 12, 2026.





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 44, Block 15, HEARTLAND TRACT A PHASE 2A, an addition to Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 778, Plat Records of Kaufman County, Texas, (the "Property").

2026 JUN 12 AM 9:15

LAURA A. HUGHES
COUNTY CLERK

BY: Ma
DEPUTY

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

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 May 23, 2025, July 22, 2025, and September 9, 2025, sent notice of default in payment of assessments to **GOLDEN 88 LLC, a Texas Limited Liability Company**, being the reputed owner or current owner of said real property; and

WHEREAS, the said **GOLDEN 88 LLC, a Texas Limited Liability Company**, has 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 owner to Eagle Ridge Forney Homeowners Association, Inc.

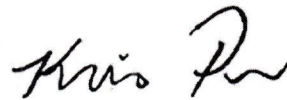
NOW, THEREFORE, notice is hereby given that on Tuesday, the 4th day of August, 2026, between 10:00 a.m. and 4:00 p.m., Eagle Ridge Forney Homeowners Association, Inc. will sell the herein described real estate (including any improvements thereon) at public auction at the front steps of the Kaufman County 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 11:00 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: June 12, 2026.

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


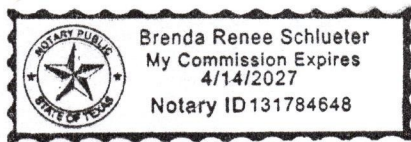


By: _____
Kristen Pierce
Its: **Attorney**

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 June 12, 2026.


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 4 Block D, 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").

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 JUN 12 AM 9:15

LAURA A. HUGHES
COUNTY CLERK

BY: MG
DEPUTY

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

WHEREAS, the property herein described is subject to the Declaration of Covenants, Conditions and Restrictions for River Ridge Addition Phase 2A, filed of record on May 18, 2018, under Kaufman County Clerk’s Instrument No. 2018-0012080 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, River Ridge Homeowners Association, Inc. on June 5, 2025, July 25, 2025, and October 10, 2025, sent notice of default in payment of assessments to **PAMELA MADDOX, a single woman**, being the reputed owner or current owner of said real property; and

WHEREAS, the said **PAMELA MADDOX, a single woman**, has continued to default in the payment of their indebtedness to River Ridge Homeowners Association, Inc. and the same is now wholly due, and River Ridge 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 owner to River Ridge Homeowners Association, Inc.

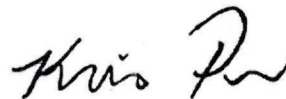
NOW, THEREFORE, notice is hereby given that on **Tuesday, the 4th day of August, 2026**, between 10:00 a.m. and 4:00 p.m., River Ridge Homeowners Association, Inc. will sell the herein described real estate (including any improvements thereon) at public auction at the front steps of the Kaufman County 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 11:00 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: June 12, 2026.

**RIVER RIDGE HOMEOWNERS
ASSOCIATION, INC.**

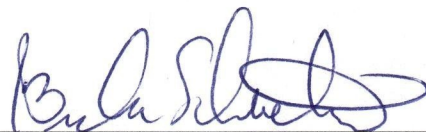
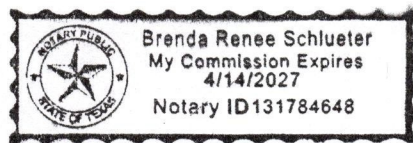


By: _____
Kristen Pierce
Its: Attorney

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

BEFORE ME, the undersigned Notary Public on this day personally appeared Kristen Pierce, Attorney for River Ridge 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 June 12, 2026.



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 8, Block E, RIVER RIDGE, PHASE 2B, an addition to the City of Crandall, Kaufman County, Texas, according to the Amended Map or Plat thereof recorded in Cabinet 3, Page(s) 636, Map and/or Plat Records, Kaufman County, Texas, (the "Property").

2026 JUN 12 AM 9:15

LAURA A. HUGHES
COUNTY CLERK

BY: MB
DEPUTY

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
§
COUNTY OF KAUFMAN §

WHEREAS, the property herein described is subject to the Amended and Restated Community Declaration of Covenants, Conditions and Restrictions for Heartland, dated December 29, 2011, and recorded as Instrument No. 2011-0019517 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, Heartland Community Association on April 25, 2023, November 30, 2023, and December 17, 2024, sent notice of default in payment of assessments to **URALISA MILLS, a single person**, being the reputed owner or current owner of said real property; and

WHEREAS, the said **URALISA MILLS, a single person**, has continued to default in the payment of their indebtedness to Heartland Community Association and the same is now wholly due, and Heartland Community Association, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owner to Heartland Community Association.

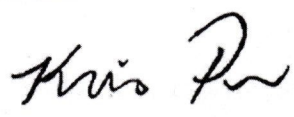
NOW, THEREFORE, notice is hereby given that on **Tuesday, the 4th day of August, 2026**, between 10:00 a.m. and 4:00 p.m., Heartland Community Association will sell the herein described real estate (including any improvements thereon) at public auction at the front steps of the Kaufman County Justice 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 11:00 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: June 12, 2026.

HEARTLAND COMMUNITY ASSOCIATION




By: _____
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 Heartland Community Association, 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 June 12, 2026.



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 16, Block 28, HEARTLAND TRACT A Phase 3A, an addition to Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Page 37, Map and/or Plat records of Kaufman County, Texas, (the "Property").

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 JUN 12 AM 9:14

LAURA A. HUGHES
COUNTY CLERK

BY: MA
DEPUTY

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

WHEREAS, the property herein described is subject to the Amended and Restated Community Declaration of Covenants, Conditions and Restrictions for Heartland, dated December 29, 2011, and recorded as Instrument No. 2011-0019517 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, Heartland Community Association on April 9, 2021, April 14, 2022, June 22, 2022, June 21, 2023, and December 10, 2025, sent notice of default in payment of assessments to **EMELY LIZETT REED and BRADLEY JOE REED, wife and husband**, being the reputed owners or current owners of said real property; and

WHEREAS, the said **EMELY LIZETT REED and BRADLEY JOE REED, wife and husband**, have continued to default in the payment of their indebtedness to Heartland Community Association and the same is now wholly due, and Heartland Community 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 Heartland Community Association.

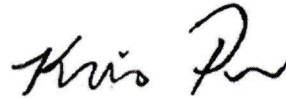
NOW, THEREFORE, notice is hereby given that on Tuesday, the 4th day of August, 2026, between 10:00 a.m. and 4:00 p.m., Heartland Community Association will sell the herein described real estate (including any improvements thereon) at public auction at the front steps of the Kaufman County Justice Center, 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 11:00 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: June 12, 2026.

HEARTLAND COMMUNITY
ASSOCIATION



By: _____

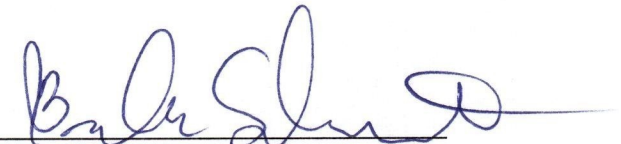
Kristen Pierce

Its: **Attorney**

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

BEFORE ME, the undersigned Notary Public on this day personally appeared Kristen Pierce, Attorney for Heartland Community Association, 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 June 12, 2026.



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"

Being Lot 17, Block 5, HEARTLAND TRACT A PHASE 1A, an addition in Kaufman County, Texas, according to Map or Plat thereof recorded in Volume 2, Page 705, Plat Records of Kaufman County, Texas, (the "Property").

2026 JUN 12 AM 9:14

LAURA A. HUGHES
COUNTY CLERK

BY: Ma
DEPUTY

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §

§

COUNTY OF KAUFMAN §

WHEREAS, the property herein described is subject to the Amended and Restated Community Declaration of Covenants, Conditions and Restrictions for Heartland, dated December 29, 2011, and recorded as Instrument No. 2011-0019517 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, Heartland Community Association on April 25, 2023 July 11, 2023, and December 13, 2023, sent notice of default in payment of assessments to **JOSE JUAREZ SR, A MARRIED MAN**, being the reputed owner or current owner of said real property; and

WHEREAS, the said **JOSE JUAREZ SR, A MARRIED MAN**, has continued to default in the payment of their indebtedness to Heartland Community Association and the same is now wholly due, and Heartland Community Association, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owner to Heartland Community Association.

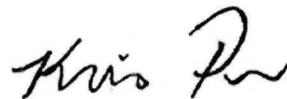
NOW, THEREFORE, notice is hereby given that on Tuesday, the 4th day of August, 2026, between 10:00 a.m. and 4:00 p.m., Heartland Community Association will sell the herein described real estate (including any improvements thereon) at public auction at the front steps of the Kaufman County Justice Center, 1902 E. US Highway 175, Kaufman, Kaufman County, Texas, or as designated by the 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 11:00 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: June 12, 2026.

HEARTLAND COMMUNITY
ASSOCIATION

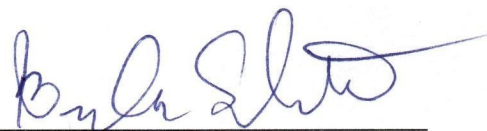


By: _____
Kristen Pierce
Its: Attorney

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

BEFORE ME, the undersigned Notary Public on this day personally appeared Kristen Pierce, Attorney for Heartland Community Association, 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 June 12, 2026.



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"

Being Lot 23, in Block 36, of HEARTLAND TRACT A PHASE 2B, an addition to Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 3, Envelope 100, of the Plat Records of Kaufman County, Texas, (the "Property").

2026 JUN 12 AM 9:13

LAURA A. HUGHES
COUNTY CLERK

BY: MB
DEPUTY

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

WHEREAS, the property herein described is subject to the Declaration of Covenants, Conditions, Restrictions, Easements, Charges and Liens on and for Winners Circle Subdivision, made and effective as of the 4th day of November, 1996, and recorded in Volume 1232, Page 760 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, Winners Circle Homeowners Association, Inc. on October 18, 2023, April 15, 2025, and June 9, 2025, sent notice of default in payment of assessments to **ALICIA BRYANT and STEVEN VINCENT BRYANT**, being the reputed owners or current owners of said real property; and

WHEREAS, the said **ALICIA BRYANT and STEVEN VINCENT BRYANT**, have continued to default in the payment of their indebtedness to Winners Circle Homeowners Association, Inc. and the same is now wholly due, and Winners Circle 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 Winners Circle Homeowners Association, Inc.

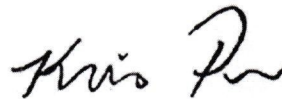
NOW, THEREFORE, notice is hereby given that on Tuesday, the 4th day of August, 2026, between 10:00 a.m. and 4:00 p.m., Winners Circle Homeowners Association, Inc. will sell the herein described real estate (including any improvements thereon) at public auction at the front steps of the Kaufman County 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 11:00 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: June 12, 2026.

WINNERS CIRCLE HOMEOWNERS ASSOCIATION, INC.



By: _____

Kristen Pierce

Its: Attorney

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

BEFORE ME, the undersigned Notary Public on this day personally appeared Kristen Pierce, Attorney for Winners Circle Homeowners Association, Inc., known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that 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 June 12, 2026.



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 249, WINNERS CIRCLE ADDITION, an Addition in Kaufman County, Texas, according to the Map or Plat recorded in Cabinet 2, Envelope 143, Plat Records of Kaufman County, Texas, as ratified by instrument recorded in Volume 1232, Page 829, Real Property Records of Kaufman County, Texas, (the "Property").

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 July 25, 2017, executed by **AMANDA ANTOINETTE WEST AND KENNETH EARL WEST, JR., MARRIED**, ("Mortgagor") to K. Clifford Littlefield, Trustee, for the benefit of **VANDERBILT MORTGAGE AND FINANCE, INC.** ("Mortgagee"), filed for record under Instrument No. 2017-0017504, Official Public Records of Kaufman County, Texas, Mortgagee appoints K. Clifford Littlefield or Norma Jean Hesselstine, whose address is listed below, or Randy Daniel or 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, August 4, 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 2007 Palm Harbor Manufactured Home, Serial No. PH2212973.

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.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 JUN 12 PM 2:35

LAURA A. HUGHES
COUNTY CLERK

BY: *[Signature]*
DEPUTY

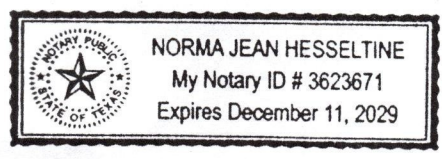
EXECUTED this 10 day of June, 2026.

← C.I.T. !

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 10 day of June, 2026, to certify which witness my hand and official seal.



[Signature]
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

**Lot 47, Block , Highland Acres Subdivision, an addition to Kaufman County, Texas,
according to plat recorded in Cabinet 1, Page 721, Plat Records, Kaufman County, Texas.**

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

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, July 7, 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 refiling 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: 06/13/24



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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 JUN 15 AM 10:43
BY:  LAURA A. HUGHES
COUNTY CLERK
OFFICE

**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.

Notice of Foreclosure Sale

June 15, 2026

Contract for Deed ("Contract for Deed"):

Dated: August 24, 2018

Buyer: Carlos Alberto Serrano and Ana Veronica Ardon

Seller: Dresco Investments, INC

Legal Description: See Exhibit "A"

Details: Original principal amount of \$143,900.00, executed by Carlos Alberto Serrano and Ana Veronica Ardon ("Buyer") and payable to the order of Seller

Substitute Trustees: Craig C. Lesok

Substitute Trustees' Address: 226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Foreclosure Sale:

Date: **Tuesday, July 7, 2026**

Time: The sale of the Property will be held between the hours of 1:00 P.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: At the Commissioners Court of Kaufman County does hereby designate the front steps of Kaufman County Justice center located at 1902 US Highway175 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 Dresco Investments INC's bid may be by credited against the indebtedness

Default has occurred in the payment and in the performance of the obligations of the Contract for Deed. Because of that default, Dresco Investments INC the Seller under the Contract for Deed, has requested Substitute Trustee to sell the Property.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 JUN 15 PM 12:36
LAURA A. HUGHES
COUNTY CLERK
BY: *MB*
DEPUTY

The Contract for Deed may encumber both real and personal property. Formal notice is hereby given of Dresco Investments, INC's election to proceed against and sell both the real property and any personal property described in the Contract for Deed in accordance with Dresco Investments, INC's rights and remedies under the Contract for Deed 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 Trustees will sell the Property in accordance with the Terms of Sale described above, the Contract for Deed, and applicable Texas law.

If Dresco Investments INC 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 Contract for Deed and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Contract for Deed, 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 Contract for Deed. 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 Contract for Deed by Dresco Investments INC. 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 Contract for Deed.** Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

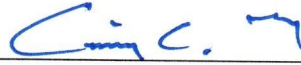
Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustees reserve the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustees.

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.

/s/ Craig C. Lesok

Craig C. Lesok
Attorney for Seller
SBOT No. 24027446



Craig C. Lesok
226 Bailey Ave, Ste 101
Fort Worth, TX 76107
Telephone (817) 882-9991
Telecopier (817) 882-9993
E-mail: craig@lesoklaw.com

**MANU FARMS
TRACT 9
(UNRECORDED)**

All that certain lot, tract or parcel of land situated within the Ransom Sowell Survey, Abstract No. 443, Kaufman County, Texas, being a part of that tract of land conveyed to Dresco Investments, Inc. in Instrument Number 2018-0016701, Official Public Records of Kaufman County, Texas, and being more particularly described as follows:

BEGINNING at a 1/2 inch steel rod set and capped "Vogt 5248" in the southwest line of said Dresco tract, from which a nail found for the westerly most corner of said Dresco tract bears North 46 degrees 05 minutes 09 seconds West at 1400.00 feet for witness;

THENCE North 58 degrees 32 minutes 42 seconds East, passing a 1/2 inch steel rod set and capped "Vogt 5248" at 256.04 feet, in all 2226.10 feet to a point for corner;

THENCE South 45 degrees 19 minutes 48 seconds East, 342.30 feet to a point for corner;

THENCE South 63 degrees 17 minutes 20 seconds West, 1970.73 feet to a 1/2 inch steel rod set and capped "Vogt 5248" for corner;

THENCE South 58 degrees 32 minutes 42 seconds West, 300.00 feet to a 1/2 inch steel rod set and capped "Vogt 5248" for corner;

THENCE North 46 degrees 05 minutes 09 seconds West, within County Road No. 301, 175.00 feet to the Point of Beginning and containing 12.25 acres of land.

Notice of Foreclosure Sale

June 12, 2026

Contract for Deed ("Contract for Deed"):

Dated: May 26, 2018

Buyer: Jose Manuel Vargas Aguirre and Lazara Vargas

Seller: Sheffield Properties, INC

Legal Description: See Exhibit "A"

Details: Original principal amount of \$79,000.00, executed by Jose Manuel Vargas Aguirre and Lazara Vargas ("Buyer") and payable to the order of Seller

Substitute Trustees: Craig C. Lesok

Substitute Trustees' Address: 226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Foreclosure Sale:

Date: **Tuesday, July 7, 2026**

Time: The sale of the Property will be held between the hours of 1:00 P.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: At the Commissioners Court of Kaufman County does hereby designate the front steps of Kaufman County Justice center located at 1902 US Highway175 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 Sheffield Properties, INC's bid may be by credited against the indebtedness

Default has occurred in the payment and in the performance of the obligations of the Contract for Deed. Because of that default, Sheffield Properties, INC, the Seller under the Contract for Deed, has requested Substitute Trustee to sell the Property.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 JUN 15 PM 12:36

LAURA A. HUGHES
COUNTY CLERK

BY: MS
PROPERTY

The Contract for Deed may encumber both real and personal property. Formal notice is hereby given of Sheffield Properties, INC's election to proceed against and sell both the real property and any personal property described in the Contract for Deed in accordance with Sheffield Properties, INC's rights and remedies under the Contract for Deed 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 Trustees will sell the Property in accordance with the Terms of Sale described above, the Contract for Deed, and applicable Texas law.

If Sheffield Properties, INC 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 Contract for Deed and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Contract for Deed, 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 Contract for Deed. 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 Contract for Deed by Sheffield Properties, INC. 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 Contract for Deed.** 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 Trustees reserve 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 Trustees.

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.

/s/ Craig C. Lesok

Craig C. Lesok
Attorney for Seller
SBOT No. 24027446



Craig C. Lesok
226 Bailey Ave, Ste 101
Fort Worth, TX 76107
Telephone (817) 882-9991
Telecopier (817) 882-9993
E-mail: craig@lesoklaw.com

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, PART OF THE J. S. ABLES SURVEY, ABSTRACT NO. 3, KAUFMAN COUNTY, TEXAS, ALL OF THAT CERTAIN CALLED 60 ACRE TRACT CONVEYED TO ELIZABETH TINNIN MORRIS BY MARGARET TINNIN ON JUNE 27, 1967, RECORDED IN VOL. 501 PAGE 31 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A POINT AT THE SOUTHEAST CORNER OF THE ABOVE MENTIONED 60 ACRE TRACT, AT THE SOUTHWEST CORNER OF THE BEVERLY JEAN CURTIS AND DON WAYNE CURTIS 16.151 ACRE TRACT 2, RECORDED IN VOL. 1472 PAGE 201 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, IN THE RECOGNIZED EAST LINE OF THE ABOVE MENTIONED J. S. ABLES SURVEY AND BEING IN THE CENTERLINE OF COUNTY ROAD NO. 4017, FROM WHICH A 3/8" IRON ROD SET IN THE NORTH LINE OF SAID ROAD BEARS N 0 DEG. 46 MIN. 24 SEC. E-38.00 FT.

THENCE N 88 DEG. 49 MIN. 00 SEC. W, WITH THE CENTERLINE OF COUNTY ROAD NO. 4017, A DISTANCE OF 1043.19 FT. TO A 3/8" IRON ROD SET AT THE INTERSECTION OF SAME WITH THE CENTERLINE OF COUNTY ROAD NO. 4027 AND BEING AT THE SOUTHEAST CORNER OF THE JEFF TARPLEY, JR., ET UX 100 ACRE TRACT, RECORDED IN VOL. 1237 PAGE 501 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS.

THENCE N 0 DEG. 55 MIN. 04 SEC. E, WITH THE CENTERLINE OF COUNTY ROAD NO. 4027, A DISTANCE OF 2320.08 FT. TO A 3/8" IRON ROD FOUND AT AN ELL CORNER OF SAME AND BEING AT THE NORTHEAST CORNER OF SAID 100 ACRE TRACT.

THENCE S 88 DEG. 15 MIN. 31 SEC. E, WITHIN COUNTY ROAD NO. 4027, A DISTANCE OF 1013.09 FT. TO A POINT AT THE INTERSECTION OF SAME WITH THE RECOGNIZED EAST LINE OF THE ABOVE MENTIONED J. S. ABLES SURVEY AND BEING IN THE WEST LINE OF THE MARK ANTHONY ZBYLOT 39.188 ACRE TRACT, RECORDED IN VOL. 1532 PAGE 01 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, FROM WHICH A 3/8" IRON ROD FOUND IN THE SOUTH LINE OF SAID ROAD BEARS S 0 DEG. 44 MIN. 01 SEC. E-37.23 FT.

THENCE S 0 DEG. 44 MIN. 01 SEC. E, WITH THE RECOGNIZED EAST LINE OF SAID J. S. ABLES SURVEY AND WITH THE WEST LINE OF SAID 39.188 ACRE TRACT, A DISTANCE OF 926.87 FT. TO A 3/8" IRON ROD FOUND AT THE SOUTHWEST CORNER OF SAID 39.188 ACRE TRACT AND BEING AT THE NORTHWEST CORNER OF THE ABOVE MENTIONED 16.151 ACRE TRACT.

THENCE S 0 DEG. 46 MIN. 24 SEC. W, CONTINUING WITH THE RECOGNIZED EAST LINE OF SAID J. S. ABLES SURVEY AND WITH THE WEST LINE OF SAID 16.151 ACRE TRACT, A DISTANCE OF 1383.87 FT. TO THE POINT OF BEGINNING, CONTAINING 55.026 ACRES OF LAND, OF WHICH 1.997 ACRES OF LAND WITHIN THE ABOVE MENTIONED COUNTY ROADS.

R249
Our Case No. 26-04258-FC

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

THE STATE OF TEXAS
COUNTY OF KAUFMAN

Deed of Trust Date:
August 10, 2022

Property address:
3120 HELIX BAY DRIVE
CRANDALL, TX 75114

BY: _____
LAURA A. HUGHES
COUNTY CLERK
DEPUTY
MS

2026 JUN 15 PM 4:06

FILED FOR RECORD
KAUFMAN CO. TEXAS

Grantor(s)/Mortgagor(s):
BROOKE LYNN SMITH, A SINGLE INDIVIDUAL

LEGAL DESCRIPTION: Lot 36, in Block AA, of Highbridge Phase 3, a subdivision in Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Sleeve 709, of the Plat Records of Kaufman County, Texas.

Original Mortgagee:
THE UNITED STATES OF AMERICA ACTING THROUGH
THE RURAL HOUSING SERVICE OR SUCCESSOR
AGENCY, UNITED STATES DEPARTMENT OF
AGRICULTURE, ITS SUCCESSORS AND ASSIGNS

Earliest Time Sale Will Begin: 11:00 AM

Current Mortgagee:
UNITED STATES OF AMERICA, ACTING THROUGH THE
RURAL HOUSING SERVICE, ITS SUCCESSORS AND
ASSIGNS, UNITED STATES DEPARTMENT OF
AGRICULTURE

Date of Sale: JULY 7, 2026

Property County: KAUFMAN

Original Trustee: LILLIAN E. SALERNO

Recorded on: August 10, 2022
As Clerk's File No.: 2022-0030882

Substitute Trustee:
Resolve Trustee Services, LLC, Marinosci Law Group, PC

Mortgage Servicer:
UNITED STATES OF AMERICA, ACTING THROUGH THE
RURAL HOUSING SERVICE, ITS SUCCESSORS AND
ASSIGNS, UNITED STATES DEPARTMENT OF
AGRICULTURE

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 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, JULY 7, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 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.

UNITED STATES OF AMERICA, ACTING THROUGH THE RURAL HOUSING SERVICE, ITS SUCCESSORS AND ASSIGNS, UNITED STATES DEPARTMENT OF AGRICULTURE, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the debt.

ACTIVE MILITARY SERVICE NOTICE

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

WITNESS MY HAND, 6-11-26

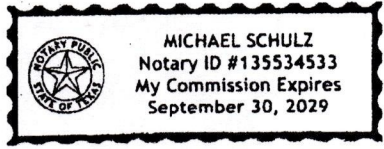
MARINOSCI LAW GROUP, P.C.
By: [Signature]
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Michael Schulz, the undersigned officer, on this, the 11 day of JUNE 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: 9-30-29
Michael Schulz
Printed Name and Notary Public

Grantor: UNITED STATES OF AMERICA, ACTING THROUGH THE RURAL HOUSING SERVICE, ITS SUCCESSORS AND ASSIGNS, UNITED STATES DEPARTMENT OF AGRICULTURE
P.O. Box 66889
St. Louis, MO 63166
Our File No. 26-04258

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 JUN 15 PM 4:06

LAURA A. HUGHES
COUNTY CLERK

BY: MB
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 #2026-000098 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 TRAILS 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, July 7, 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

Property Records of the Office of the County Clerk of Kaufman County, Texas, under Volume 7924, Page 252 as Instrument No. 2022-0045927 (as the same may have been amended, modified, restated, supplemented, assigned, renewed, corrected, renewed or extended, collectively, the "Deed of Trust") and (ii) that certain Assignment of Leases and Rents, dated of even date with the Note, executed by Borrower to Lender, said Assignment being filed for record and recorded in the Real Property Records of the Office of the County Clerk of Kaufman County, Texas, under Volume 7924, Page 288 as Instrument No. 2022-0045928, (as the same may have been amended, modified, restated, supplemented, assigned, renewed, corrected, renewed or extended, collectively, the "Assignment") covering the property described in Exhibit A hereto, along with any and all appurtenances, improvements, fixtures and personal property of any kind located thereon or pertaining thereto, including without limitation any and all rights to the present or future use of wastewater, wastewater capacity, drainage, water or other utility facilities to the extent same pertain to or benefit all or any portion of said real property, including without limitation all reservations of or commitments or letters covering any such use in the future, whether now owned or hereafter acquired, and any leases and rents relating thereto, which are described therein (all of which is hereinafter referred to as the "Premises"); and

WHEREAS, the Note and the Deed of Trust and all other documents securing the Note are now held by Assignee (hereinafter referred to as "Beneficiary"), having an address of c/o Blaze Capital Partners, 850 Morrison Drive, Suite 575, Charleston, SC 29403, Attention: Eli Chester; and

WHEREAS, to the extent the Deed of Trust or any other security agreement held by Beneficiary covers both real and personal property, including without limitation any and all rights to the present or future use of wastewater, wastewater capacity, drainage, water or other utility

facilities to the extent same pertain to or benefit all or any portion of the real property described on Exhibit A hereto, including without limitation all reservations of or commitments or letters covering any such use in the future, any of said personal property which is part of the Premises or which is otherwise covered by a lien or security interest in favor of Beneficiary will be hereinafter included in the definition of Premises as used herein and sold at public sale, hereinafter described, pursuant to Section 9.604 of the Texas Business and Commerce Code; and

WHEREAS, there may be certain leases, rental agreements, easements and/or other matters (collectively, the "Other Matters") covering and/or affecting the Premises currently in existence; and

WHEREAS, the liens securing the payment of the Indebtedness may be senior and superior to one or more of the Other Matters and junior and inferior to other of the Other Matters; and

WHEREAS, with respect to the liens securing the payment of the Indebtedness, which are senior to the Other Matters, if any, Beneficiary may subordinate its liens securing the Indebtedness to any one or more of the Other Matters and may not so subordinate such liens to other of the Other Matters; and

WHEREAS, in the event Beneficiary chooses to subordinate its liens securing the Indebtedness to any Other Matters, such decision will be announced at the foreclosure sale; and

WHEREAS, default has been made in the payment of the Note and the Indebtedness, and the Note is now unpaid, delinquent and in default; and

WHEREAS, Beneficiary has given all required notices to Borrower and any and all other necessary parties with regard to the defaulted Indebtedness; and

WHEREAS, pursuant to the authority granted in the Deed of Trust, Beneficiary has appointed the undersigned as Substitute Trustee under the Deed of Trust pursuant to a duly authorized and executed appointment document; and

WHEREAS; Beneficiary has requested the undersigned to enforce the liens of the Deed of Trust by sale of the Premises in the manner set forth under the terms of the Deed of Trust and pursuant to the laws of the State of Texas; and

WHEREAS, the undersigned, Substitute Trustee, acting upon the request of said Beneficiary, by these presents is hereby posting, filing and giving notice of the foreclosure of the Deed of Trust and the lien thereof in accordance with applicable Texas law and the terms and provisions of the Deed of Trust; and

NOW, THEREFORE, I, the undersigned, Aaron Diggins, Substitute Trustee as aforesaid, do hereby give notice that after due publication of this notice as required by law and the Deed of Trust, I will sell the Premises at public vendue to the highest bidder or bidders, for cash, which sale will begin no earlier than 10:00 a.m. and no later than 4:00 p.m., on the first Tuesday in July next, the same being July 7, 2026, at the county courthouse Kaufman County Justice Center in Kaufman, Kaufman County, Texas, in the area where foreclosure sales are to take place as designated by the commissioner's court of said county, said designation having been recorded in the real property records of said county.

EXECUTED this 15th day of June, 2026.



Aaron Diggins
Substitute Trustee

THE STATE OF TEXAS
COUNTY OF DALLAS

§
§
§

BEFORE ME, the undersigned authority, on this day personally appeared Aaron Diggins, Substitute Trustee, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that (s)he executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this 15th day of June, 2026.



Notary Public in and for the State of Texas

Printed Name of Notary:

Ebony Robinson

My Commission Expires: 8/8/2028

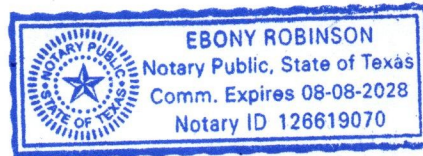


EXHIBIT "A"

PROPERTY

Being Lot 1, in Block A, of FORNEY SENIOR LIVING CENTER ADDITION, an Addition to the City of Forney, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 4, Slide 67, of the Plat Records of Kaufman County, Texas


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.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: April 23, 2026

NOTE: Promissory Lien Note described as follows:

Date:	March 25, 2022
Debtor:	Don Canyon III
Original Creditor:	Mortgage Electronic Registration Systems Inc., as nominee for Republic State Mortgage Co.
Original Principal Amount:	\$317,986.00
Current Holder:	Siwell, Inc. d/b/a Capital Mortgage Services of Texas

BY: 
LAURA A. HUGHES
COUNTY CLERK
REPUBLIC

2026 JUN 16 PM 1:58

FILED FOR RECORD
KAUFMAN CO. TEXAS

DEED OF TRUST: Deed of Trust described as follows:

Date:	March 25, 2022
Grantor:	Don Canyon III, a single man
Trustee:	Robert H. Wagnon
Current Beneficiary:	Siwell, Inc. d/b/a Capital Mortgage Services of Texas
Recorded:	March 28, 2022, in Official Records Book 7546, at Page 129, Instrument No. 2022-0011912 of the Public Records of Kaufman County, State of TX.

LENDER: Siwell, Inc. d/b/a Capital Mortgage Services of Texas

BORROWER: Don Canyon III

PROPERTY: The real property described as follows:

LOT 4, BLOCK 32, HEARTLAND PHASE 18, AN ADDITION TO, KAUFMAN COUNTY, TEXAS. ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 3, PAGE 723, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

SUBSTITUTE TRUSTEE: Brent W. Martinelli, Kelley Church, Brandi Wilson, Abstracts/Trustees of Texas, LLC.

SUBSTITUTE TRUSTEE'S MAILING ADDRESS:

Quintairos, Prieto, Wood & Boyer, P.A.
255 South Orange Avenue, Suite 900
Orlando, Florida 32801

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

July 07, 2026 the first Tuesday of the month, to commence at 10:00 AM, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

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

RECITALS

Default has occurred in the payment of the Note and/or 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.

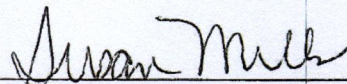
Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

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, I, as 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.

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.

Notice of Sale executed by:



Brent/W. Martinelli, Kelley Church,
Brandi Wilson, Abstracts/Trustees of
Texas, LLC. , as Substitute Trustee

Lamar National Bank, Noteholder
August REI, LLC, Loan Servicing Company
Dill Law Firm, PLLC (hereinafter "Attorney")

David Hernandez
Moises Hernandez
12572 County Road Rd 237
Terrell, TX 75160
Sent via regular mail and CMRR # 9489 0178 9820 3048 8084 04

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 JUN 16 PM 1:12
BY: MB
LAURA A. HUGHES
COUNTY CLERK

NOTICE OF TRUSTEE'S SALE

WHEREAS David Hernandez and Moises Hernandez 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 2023-0032511, assigned to the Noteholder via File-Instrument Number 2024-0009934, 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 7th day of July 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:

The land hereinafter referred to is situated in the City of Terrell, County of Kaufman, State of TX, and is described as follows:

Being all that certain lot, tract or parcel of land located in the LEWIS H. ADAMS SURVEY, Abstract No. 7, Kaufman County, Texas, and being the same tract of land described in deed to Silvino Diaz and Gloria Diaz, recorded in Instrument No. 2021-0001586, Official Public Records, Kaufman County, Texas, and being more particularly

described as follows:

BEGINNING at a point for corner in or near the center of County Road No. 237, at the South corner of a tract of land described in deed to Barbara J. York, recorded in Instrument No. 2011-008768, Official Public Records, Kaufman County, Texas, and being the West corner of said Diaz tract;

THENCE North 42°25'00" East, passing at a distance of 25.04" to a 1/2" iron rod found, and continuing a total distance of 290.00" to a 1/2" iron rod found in the Southwest line of a tract of land described in deed to Terrell 80 Holding, LLC, recorded in instrument No. 2020-0038195, Official Public Records, Kaufman County, Texas, at the East corner of said York tract, same being the North corner of said Diaz tract;

THENCE South 46°06'56" East, with said Southwest line, a distance of 150.00" to a 1/2" iron rod found at the North corner of a tract of land described in deed to Guillermino Olvera, recorded in Instrument No. 2011-0004875, Official Public Records, Kaufman County, Texas, and being the East corner of said Diaz tract;

THENCE South 42°25'00" West, passing at a distance of 265.12" to a 1/2" iron rod found, and continuing a total distance of 290.00" to a point for corner in said County Road No. 237, at the West corner of said Olvera tract, same being the South corner of said Diaz tract;

THENCE North 46°06'56" West, with said County Road, a distance of 150.00" to the PLACE OF BEGINNING and containing 43,486 square feet or 0.998 acres of land.

3. Name and Address of Sender of Notice:

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

Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

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

Dill Law Firm PLLC

Sarah Dill

Sarah Dill, Monica Castillo, Cassandra Gonzalez,
Alicia Rios, 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

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: 09/20/2021
Grantor(s): RODRICK DAVIS, A SINGLE MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., AS BENEFICIARY, AS NOMINEE FOR EVERETT FINANCIAL, INC. DBA SUPREME LENDING, A TEXAS CORPORATION, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$290,638.00
Recording Information: Instrument 2021-0038607 ; re-recorded under Instrument 2023-0002925
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 2727 PEASE DR, HEATH, TX 75126

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

Date of Sale: Tuesday, the 7th day of July, 2026
Time of Sale: 10:00AM or within three hours thereafter.
Place of Sale: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

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

Substitute Trustee(s): Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, any to act.

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 JUN 16 PM 1:12
LAURA A. HUGHES
COUNTY CLERK
OFFICE

Certificate of Posting

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 6/21/20 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

Exhibit "A"

BEING LOT(S) LOT 34, BLOCK L, CLEMENTS RANCH, PHASE 3, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 3, SLEEVE 445, PLAT RECORDS, KAUFMAN COUNTY, TEXAS

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

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
COUNTY OF KAUFMAN §

FILED FOR RECORD
KAUFMAN COUNTY TEXAS
2026 JUN 16 PM 1:37
LAURA A. HERRICK
COUNTY CLERK
BY: [Signature]
DEPUTY

WHEREAS, on or about March 24, 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 Marcus Ford, the present owner of said real property, to The Villages of Fox Hollow Homeowners' Association, Inc. (the "Association"); and

WHEREAS, the said Marcus Ford 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, July 7, 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 15, Block L, of Fox Hollow Phase 1, an Addition to the City of Forney, Kaufman County, Texas, according to the Amended Plat thereof recorded in Cabinet 2, Slide 603C, Plat Records, Kaufman County, Texas. (1123 Leafy Glade Road)

WITNESS my hand this 13th day of May, 2026

THE VILLAGES OF FOX HOLLOW HOMEOWNERS' ASSOCIATION, INC.

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

The within notice was posted by me on the 16 day of JUNE, 2026, at the Kaufman County Courthouse in Kaufman, Texas.

[Signature]

CAUSE NO. 121290-86

IN RE: ORDER FOR FORECLOSURE	§	IN THE DISTRICT COURT OF
CONCERNING	§	
	§	
1123 Leafy Glade Road	§	KAUFMAN COUNTY, TEXAS
Forney, TX 75126	§	
	§	
UNDER TEX. R. CIV. PROC. 736	§	
	§	86TH JUDICIAL DISTRICT
AND MARCUS FORD	§	

ORDER FOR FORECLOSURE

On July 1, 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 1123 Leafy Glade Road, Forney, Texas 75126, and further described as follows:

Lot 15, Block L, of Fox Hollow Phase 1, an Addition to the City of Forney, Kaufman County, Texas, according to the Amended Plat thereof recorded in Cabinet 2, Slide 603C, Plat Records, Kaufman County, Texas. (1123 Leafy Glade 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:

Marcus Ford
1358 Skylar Drive
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 June 23, 2025, Respondent is 30 months in default in his/her obligations to the Association for a total of Two Thousand Seven Hundred and Seven Dollars and Thirty Six Cents (\$2,707.36).
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 January 21, 2025.
11. A Notice of Lien was filed on or about March 24, 2025 at Instrument No. 2025-0008648 in the office of the County Clerk of KAUFMAN, Texas, and Respondent was notified of same by letter dated March 21, 2025.
12. The Association afforded Respondent thirty (30) days to cure the default pursuant to the March 21, 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 _____ 9/16/2025 _____



JUDGE PRESIDING

FILED FOR RECORD
KAUFMAN CO. TEXAS

2026 JUN 16 PM 1:37

BY: Laura A. Hughes
COUNTY CLERK
OFFICE

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

WHEREAS, on or about May 12, 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 Abdissa L. Dula and Habtamu Debele Diriba, the present owners of said real property, to Deerfield (Forney) Homeowners' Association, Inc. (the "Association"); and

WHEREAS, the said Abdissa L. Dula and Habtamu Debele Diriba have continued to default in the payment of their indebtedness to the Association and the same is now wholly due, and the Association, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to the Association;

NOW, THEREFORE, notice is hereby given that on Tuesday, July 7, 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 23, Block C, of Deerfield Heights Phase 1, an addition to the City of Forney, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 511, Plat Records of Kaufman County, Texas (103 Long Prairie Drive)

WITNESS my hand this 16th day of June, 2026

DEERFIELD (FORNEY) HOMEOWNERS' ASSOCIATION, INC.

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

The within notice was posted by me on the 16 day of June, 2026, at the Kaufman County Courthouse in Kaufman, Texas.

[Signature]

CAUSE NO. 122824-86

IN RE: ORDER FOR FORECLOSURE	§	IN THE DISTRICT COURT OF
CONCERNING	§	
	§	
103 Long Prairie Drive	§	KAUFMAN COUNTY, TEXAS
Forney, TX 75126	§	
	§	
UNDER TEX. R. CIV. PROC. 736	§	
	§	
AND ABDISSA L. DULA AND	§	86TH JUDICIAL DISTRICT
HABTAMU DEBELE DIRIBA		

ORDER FOR FORECLOSURE

On **November 5, 2025**, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action was presented to the Court. **Deerfield (Forney) 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 103 Long Prairie Drive, Forney, Texas 75126, and further described as follows:

Lot 23, Block C, of Deerfield Heights Phase 1, an addition to the City of Forney, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 511, Plat Records of Kaufman County, Texas (103 Long Prairie Drive) (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 Respondents have 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:

Abdissa L. Dula
103 Long Prairie Drive
Forney, Texas 75126

Habtamu Debele Diriba
103 Long Prairie Drive
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 Second Amendment to Declaration of Covenants, Conditions and Restrictions for Deerfield Heights Subdivision (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, Respondents agreed to and became obligated by the Declaration to pay to the Association all assessments for the expense of administration, maintenance, upkeep and repair of the Community as assessed in accordance with the Declaration, as more particularly shown in Article IV of the Declaration.
5. Article IV, Section 4.1 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 IV, Section 4.1(a) of the Declaration further provides that the Association may foreclose its assessment lien by appropriate judicial or non-judicial proceedings.
7. During the period of Respondents' ownership, Respondents have been assessed

maintenance fees in a non-discriminatory manner based on Respondents' ownership of the Property.

8. Article IV, Section 4.1(a) 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 October 21, 2025, Respondents were 34 months in default in his/her obligations to the Association for a total of Two Thousand Nine Hundred and Eighty One Dollars and Thirty Six Cents (\$2,981.36).
10. Respondents have been notified of the amounts due and unpaid attributed to Respondents' failure to pay the assessments and other charges by notice letter dated February 18, 2025.
11. A Notice of Lien was filed on or about May 12, 2025 at Instrument No. 2025-0014720 in the office of the County Clerk of KAUFMAN, Texas, and Respondents were notified of same by letter dated May 9, 2025.
12. The Association afforded Respondents thirty (30) days to cure the default pursuant to the May 9, 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 Respondents a copy of this Order with the notice of foreclosure sale sent to Respondents; and

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

SIGNED ON 1/9/2026 _____



JUDGE PRESIDING