


Our File No. 21-03626

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

BY: 
LAURA A. HUGHES
COUNTY CLERK

FILED FOR RECORD
KAUFMAN CO TEXAS
2021 NOV 18 PM 1:58

THE STATE OF TEXAS
COUNTY OF KAUFMAN

Deed of Trust Date:
February 28, 2017

Property address:
2055 ENCHANTED ROCK DR
FORNEY, TX 75126-0000

Grantor(s)/Mortgagor(s):
CHERYLN LEWIS, AN UNMARRIED WOMAN

LEGAL DESCRIPTION: Lot 30, Block "AA", TRAVIS RANCH PHASE 2B1, an addition to the County of Kaufman, Texas, according to the map or plat thereof recorded under Clerk's Document No. 2016-0010571, Official Public Records of Kaufman County, Texas, and in Cabinet 3, Envelope 283 of the Plat Records of Kaufman County, Texas.

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

Earliest Time Sale Will Begin: 10:00 AM

Current Mortgagee:
PENNYMAC LOAN SERVICES, LLC

Date of Sale: FEBRUARY 15, 2022

Property County: KAUFMAN

Original Trustee: RANDALL C PRESENT

Recorded on: February 28, 2017
As Clerk's File No.: 2017-0004374
Mortgage Servicer:
PENNYMAC LOAN SERVICES, LLC

Substitute Trustee:
Bob Dickerson, Aaron Parker, Terry Waters, Bruce Miller,
Craig Muirhead, Wendy Lambert, Thomas Lester, Shawn
Schiller, Cary Corenblum, Joshua Sanders, Matthew Hansen,
Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno,
Meryl Olsen, Auction.com, Donna Stockman, Brenda
Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs,
Kathy Arrington, Janet Pinder, Marinosci Law Group PC

Substitute Trustee Address:
c/o Marinosci Law Group, PC
14643 Dallas Parkway, suite 750
Dallas, TX 75254
(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 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 Bob Dickerson, Aaron Parker, Terry Waters, Bruce Miller, Craig Muirhead, Wendy Lambert, Thomas Lester, Shawn Schiller, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Marinosci Law Group PC, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, **FEBRUARY 1, 2022** between ten o'clock AM and four o'clock PM and beginning not earlier than **10:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Kaufman County Courthouse, 100 W. Mulberry Street, Kaufman, TX 75142 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

PENNYMAC LOAN SERVICES, LLC, who is the Mortgagee 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, November 17, 2021

MARINOSCI LAW GROUP, PC

By: _____

SAMMY HOODA
MANAGING ATTORNEY

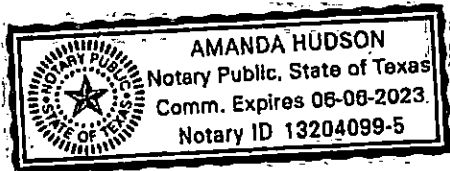
THE STATE OF TEXAS

COUNTY OF DALLAS

Before me, Amanda Hudson, the undersigned officer, on this, the 17th day of November, 2021, 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)



Amanda Hudson
Notary Public for the State of TEXAS

My Commission Expires: 6-6-2023
Amanda Hudson
Printed Name and Notary Public

Grantor: PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD, #200
WESTLAKE VILLAGE, CA 91361
Our File No. 21-03626

Return to: MARINOSCI LAW GROUP, P.C.
MARINOSCI & BAXTER
14643 DALLAS PARKWAY, SUITE 750
DALLAS, TX 75254

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., 400 North Sam Houston Parkway East, Suite 900A, Houston, Texas 77060

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated April 27, 2017 and recorded under Clerk's File No. 2017-0009388, in the real property records of KAUFMAN County Texas, with Robert D. Thompson and Whitney Fisher, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc. as Nominee for DHI Mortgage Company Ltd, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Robert D. Thompson and Whitney Fisher, husband and wife securing payment of the indebtedness in the original principal amount of \$215,380.00 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 Robert D. Thompson. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

Legal Description:

LOT 18, BLOCK "B", 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.

SALE INFORMATION

Date of Sale: 02/01/2022

Earliest Time Sale Will Begin: 10:00 AM

Location of Sale: The place of the sale shall be: KAUFMAN County Courthouse, Texas at the following location: On the front steps of the Kaufman County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

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

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS,"



“WHERE IS” condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.

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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Brenda Wiggs, Donna Stockman, David Stockman, Bob Dickerson, Bruce Miller, Wendy Lambert, Aaron Parker, Terry Waters, Michelle Schwartz, Logan Thomas, Shawn Schiller, Cary Corenblum, David Ray, Douglas Rodgers, Jeffrey Fleming, Joshua Sanders, Judith A. Frappier, Lauren Christoffel, Michael Harrison, Paul Barrett, Phillip Pierceall, Kathy Arrington, Guy Wiggs, Janet Pinder, Jack Beckman, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, 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.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Executed on 12/10/2021.

/s/ Danya F. Gladney SBOT No. 24059786, Attorney at Law
Codilis & Moody, P.C.
400 N. Sam Houston Pkwy E, Suite 900A
Houston, TX 77060
(281) 925-5200

Posted and filed by: _____

Printed Name: _____

C&M No. 44-19-1093

FILED FOR RECORD
KAUFMAN CO. TEXAS
2021 DEC 13 AM 11:24
LAURA A. HUGHES
COUNTY CLERK
BY: _____
DEPUTY

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: February 01, 2022

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 COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 15, 2016 and recorded in Document CLERK'S FILE NO. 2016-0011347 real property records of KAUFMAN County, Texas, with JOSE J DE LA ROSA, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by JOSE J DE LA ROSA, securing the payment of the indebtednesses in the original principal amount of \$239,580.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

FILED FOR RECORD
KAUFMAN CO TEXAS
2021 DEC 13 PM 4:44
BY: LAURA A. HUGHES
COUNTY CLERK
DEPUTY



THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY 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 BOB DICKERSON, AARON PARKER, TERRY WATERS, BRUCE MILLER, CRAIG MUIRHEAD, WENDY LAMBERT, THOMAS LESTER, SHAWN SCHILLER, CARY CORENBLUM, JOSHUA SANDERS, MATTHEW HANSEN, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, AUCTION.COM, JUDITH A. FRAPPIER, ROBERT FORSTER, OR JEFFREY FLEMING 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 10-13-21 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: 10-13-21

4115 SANDALWOOD COURT
HEARTLAND, TX 75126

0000008878738

0000008878738

KAUFMAN

EXHIBIT "A"

LOT 52, BLOCK 11, OF HEARTLAND, PARCEL 5, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN/UNDER CABINET 3, SLEEVE 209, OF THE MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

THE FORECLOSURE SALE WILL TAKE PLACE ON THE FRONT STEPS OF THE KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS COURT, PURSUANT TO SECTION 51,0002 OF THE TEXAS PROPERTY CODE.

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

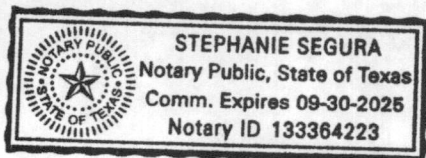
WITNESS my hand on December 14, 2021.

DB

DAVID B. SCHEFFLER
Trustee
10200 Hempstead Rd. Suite 1-H
Houston, Texas. 77092

THE STATE OF TEXAS §
 §
COUNTY OF HARRIS §

This instrument was acknowledged before me on the 14th day of December, 2021, by **David B. Scheffler.**



Stephanie Segura
NOTARY PUBLIC-STATE OF TEXAS
Printed Name: Stephanie Segura
Expires: 09-30-2025

EXHIBIT A

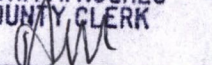
BEING LOT FORTY NINE (49), OF MAYFAIR ESTATES, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 307, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2022 JAN -7 PM 12:00

LAURA A. HUGHES
COUNTY CLERK

BY:


DEPUTY

Notice of Substitute Trustee's Sale

Date: January 6, 2022

Substitute Trustee: Mike Lester

Substitute Trustee's Address: 3045 Lackland Road, Fort Worth, TX 76116

Mortgagee: LTP Finance, LLC, a Texas limited liability company

Note: \$70,500.00

Deed of Trust

Date: January 15, 2009

Grantor: George Martinez

Original Mortgagee: LTP Finance, LLC, a Texas limited liability company

Recording information: Document No. 2009-00001691, Kaufman County, Texas

Property: Lot 93, The One Forty Place Rev, an Addition to the City of Kaufman, Kaufman County, Texas, according to the Map or Plat thereof Recorded in Volume 2, Page 215, of the Plat Records of Kaufman County, Texas, including all personal property secured by the security agreement included in the Deed of Trust.

County: Kaufman

Date of Sale (first Tuesday of month): February 1, 2022

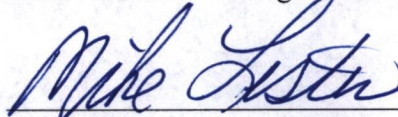
Time of Sale: 1:00 p.m.

Place of Sale: on the sidewalk in front of the Kaufman County Courthouse, 100 W. Mulberry, Kaufman, Texas 75142

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.

Mortgagee has appointed Mike Lester as Substitute Trustee under the Deed of Trust. Mortgagee has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION. The sale will begin at the Time of Sale or not later than three hours thereafter.

A handwritten signature in blue ink that reads "Mike Lester". The signature is written in a cursive style with a horizontal line underneath it.

Mike Lester

NOTICE OF FORECLOSURE SALE

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.

January 7, 2022

Deed of Trust: Deed of Trust (The term "Deed of Trust" herein shall mean the Deed of Trust as so modified, renewed, and/or extended.)

Dated: November 28, 2018

Trustee:

Robert L. Pou, III

Address:

3333 Lee Parkway
Ste. 470
Dallas, TX, 75231

FILED FOR RECORD
KAUFMAN CO. TEXAS
2022 JAN 10 PM 1:48
LAURA A. HUGHES
COUNTY CLERK
BY: _____
DEPUTY

Substitute Trustee:

James R. Wilson

Address:

310 Big Spur N.
Horseshoe Bay, TX, 78657

Grantor: Cory Hughes

Mortgagee: Cedar Creek Preservation, L.L.C., A Texas Limited Liability Company (hereafter "Lender")

Recording Information: Document No. 2018-0030264, Recorded at Volume 5879, Page 290 of the Real Property Records of Kaufman County, Texas.

Property Address: 8631 Southern Shore Ct.

Legal Description: Lot 79, Block A, Edgewater Addition Phase 2, an Addition to Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 3, Slide 363, Plat Records, Kaufman County, Texas.

Note Secured by Deed of Trust: Real state Lien Note (The term "Note" herein shall mean the Note as so modified, renewed, and/or extended.)

Date: November 28, 2018

Original Principal Amount: \$149,925.00

Maker: Cory Hughes

Lender: Cedar Creek Preservation, L.L.C., A Texas Limited Liability Company

Property: All property and improvements as described in the Deed of Trust, with the exception of any Released Property.

Sale Location: At the courthouse steps or such other place designated by the County Commissioners at the County Courthouse, 100 W. Mulberry St., Kaufman, Kaufman County, Texas 75142.

Sale Time: The public auction of the Foreclosure Sale will take place between the hours of 10:00 AM and 4:00 PM. The sale will begin at 12:00 P.M. or within three hours from that time.

Sale Date: February 1, 2022

Terms of the Sale: This public Foreclosure Sale will sell all property "AS IS" to the highest cash bidder, with the exception of the Lender, who will be allowed to bid credit against the amount owed under the obligation secured in the Deed of Trust.

Due to the default under the terms of the Deed of Trust, the Lender directed the Substitute Trustee to administer the trust provisions.

The above-described Deed of Trust encumbers real property. This document constitutes formal notice by the Lender to foreclose and sell the property as described in the Deed of Trust in accordance with the terms of the Texas Business and Commerce Code and the Deed of Trust.

The Foreclosure Sale will commence on January 6, 2022 between the hours of 10:00 AM and 4:00 PM and in accordance with the details as further set forth above. At that time, the Substitute Trustee will direct the sale of the property described in the Deed of Trust in manner as allowed by the Deed of Trust and applicable Texas law.

If there is any postponement or rescheduling of the Foreclosure Sale, additional notice will be posted and filed in accordance with the terms of the Deed of Trust and applicable Texas law.

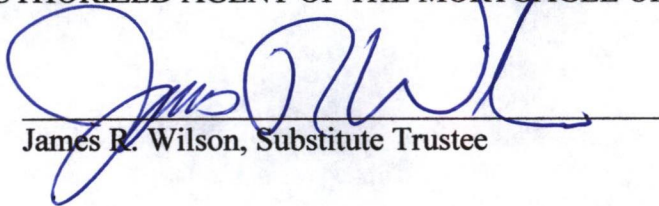
Potential purchasers are reminded that this sale of property is made subject to the exceptions to conveyance and warranties of the Deed of Trust, all prior liens and defects to title, and any rights of recession as set forth in the Texas Property Code. Potential purchasers should examine the property records describing the property within the Deed of Trust for further assurances.

This property will be sold "AS IS" to the highest cash bidder. Please be aware that the sale of this property will not include any possession warranties, title warranties, warranties of quiet enjoyment or other warranties, except as expressly provided by the Deed of Trust. All potential purchasers should conduct examinations of the property records for further assurances.

The Substitute Trustee will establish conditions for the Foreclosure Sale as are deemed reasonable and in accordance with the Texas Property Code. Any conditions beyond what are listed in this document will be disclosed prior to the opening of bidding on the day of the 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 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 DOCUMENT ASSIGNS JAMES R. WILSON AS THE SUBSTITUTE TRUSTEE IDENTIFIED TO CARRY OUT THE SALE OF PROPERTY IDENTIFIED IN THE SECURITY INSTRUMENT AS SET FORTH IN THIS NOTICE OF FORECLOSURE SALE. THE SIGNER OF THIS DOCUMENT IS THE DULY AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.



James R. Wilson, Substitute Trustee

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

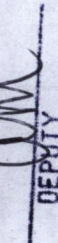
1. Deed of Trust. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deed of trust:

Date:	September 21, 2017
Grantors:	Cuong A. Nguyen and Phuongtrinh N. Lam
Beneficiary:	Pilgrim Bank
Substitute Trustee:	Scott A. Ritcheson, and/or Douglas A. Ritcheson, and/or Charles E. Lauffer, Jr., and/or Lance Vincent
Recording Information:	Deed of Trust recorded in Volume 5459, Page 439, of the Official Public Records of Kaufman County, Texas.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2022 JAN 11 PM 12:03

LAURA A. HUGHES
COUNTY CLERK

BY:  DEPUTY

2. Property to be Sold. The property to be sold (the "Property") is described as follows:

Let 52, Block A, Edgewater Addition Phase 1, an Addition to Kaufman County, Texas according to the plat thereof recorded in Cabinet 3, Slide 334, Plat Records, Kaufman County, Texas, as affected by Affidavit of Plat Correction recorded 2017-16816 Real Property Records, 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:	February 1, 2022
Time:	The sale shall begin no earlier than 1:00 p.m. or no later than three (3) hours thereafter. The sale shall be completed by no later than 4:00 p.m.
Place:	Kaufman County Courthouse in Kaufman, Texas, at the following location:

In the area of such Courthouse designated by the Kaufman County Commissioners' Court as the area where foreclosure sales shall take place, or, if no such area has been designated, then on the steps on the southwest side (the front steps) of the Kaufman County Courthouse at 100 W. Mulberry Street, Kaufman, Texas 75142.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiled may be after the date originally scheduled for this sale.

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 date the property is sold.

The sale will be made expressly subject to unpaid ad valorem taxes and 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

A purchaser at the sale of the Property "acquires the Property 'AS IS' without any expressed or implied warranties" (except as to the warranties of title from the grantor identified in the deed of trust described below). Any purchaser acquires the Property "at the purchaser's own risk." TEXAS PROPERTY CODE §51.009. Nothing set forth in this Notice is an express or implied representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described deed of trust.

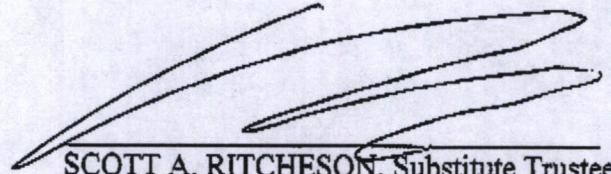
5. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Cuong A. Nguyen and Phuongtrinh N. Lam. The deed of trust is dated September 21, 2017, and is recorded in the office of the County Clerk of Kaufman County, Texas, in Volume 5459, Page 439 of the Official Public Records of Kaufman County, Texas.

6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including, but not limited to, (1) the September 21, 2017 promissory note in the original principal amount of \$291,550.00, executed by Cuong A. Nguyen and Phuongtrinh N. Lam, and payable to the order of Pilgrim Bank; (2) all renewals and extensions of the note; (3) all interest, late charges, fees and other expenses payable under said note on the herein described deed of trust; and (4) all other debts and obligations described in the deed of trust (including all debts secured by any cross-collateralization clause in the deed of trust). Pilgrim Bank is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Pilgrim Bank, Attention: Rick Strudthoff, telephone (903) 575-2151.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has asked me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

DATED: January 11, 2022.



SCOTT A. RITCHESON, Substitute Trustee
821 ESE Loop 323, Suite 530
Tyler, Texas 75701
Tel: (903) 535-2900
Fax: (903) 533-8646

Notice to Members of the Armed Forces of the United States:

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.

EXHIBIT "A"

Lot 52, Block A, Edgewater Addition Phase 1, an Addition to Kaufman County, Texas according to the plat thereof recorded in Cabinet 3, Side 334, Plat Records, Kaufman County, Texas, as affected by Affidavit of Plat Correction recorded 2017-16816 Real Property Records, Kaufman County, Texas.