

## 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: BEING ALL OF THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LOCATED IN THE C. ASKINS SURVEY, ABSTRACT NO. 2, KAUFMAN COUNTY, TEXAS AND BEING PART OF LOT 3 OF ARROWPOINT ESTATES ACCORDING TO PLAT THEREOF RECORDED IN CABINET 2, ENVELOP 14 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS. SAID LOT, TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:  
BEGINNING AT A POINT IN THE CENTERLINE OF COUNTY ROAD 155 AT THE EAST CORNER OF LOT 2, AND BEING THE SOUTH CORNER OF LOT 3;  
THENCE, NORTH 46 DEGREES 15 MINUTES 07 SECONDS WEST (REFERENCE BEARING), ALONG THE NORTHEAST LINE OF LOT 2, AND BEING THE SOUTHWEST LINE OF LOT 3 PASSING A 1/2 INCH IRON ROD FOUND AT 20.00 FEET AND CONTINUING A TOTAL DISTANCE OF 310.64 FEET TO A 5/8 INCH IRON ROD SET AT THE WEST CORNER OF THIS TRACT;  
THENCE, NORTH 33 DEGREES 00 MINUTES 25 SECONDS EAST, 125.22 FEET THROUGH LOT 3, AND BEING THE NORTHWEST LINE OF THIS TRACT TO A 5/8 INCH IRON ROD SET AT THE NORTH CORNER OF THIS TRACT;  
THENCE, SOUTH 53 DEGREES 09 MINUTES 14 SECONDS EAST, THROUGH LOT 3, AND BEING THE NORTHEAST LINE OF THIS TRACT PASSING A 5/8 INCH IRON ROD SET AT 285.91 FEET AND CONTINUING A TOTAL DISTANCE OF 305.91 FEET TO THE CENTERLINE OF COUNTY ROAD 155 AT THE EAST CORNER OF THIS TRACT;  
THENCE, SOUTH 33 DEGREES 00 MINUTES 45 SECONDS WEST, 162.63 FEET ALONG THE CENTERLINE OF COUNTY ROAD 155, AND BEING THE SOUTHEAST LINE OF LOT 3 TO THE POINT OF BEGINNING AND CONTAINING 1.01 ACRES OF LAND MORE OR LESS OF WHICH 0.08 ACRES LIES IN COUNTY ROAD 155.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 11/05/2004 and recorded in Book 2532 Page 581 Document 00024840 real property records of Kaufman County, Texas.

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

Date: 02-07-2023

Time: 10:00 AM

Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE 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 OLGA G. CLEMENTS AND DONALD P. CLEMENTS, provides that it secures the payment of the indebtedness in the original principal amount of \$85,666.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST F is the current mortgagee of the note and deed of trust and CARRINGTON MORTGAGE SERVICES LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST F c/o CARRINGTON MORTGAGE SERVICES LLC, 1600 South Douglas Road, Suite 200-A, Anaheim, CA 92806 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, L.L.C., 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.

LAURA A. HARRIS  
COUNTY CLERK  
10/27/2022

FILED FOR RECORDED  
KAUFMAN CO. TEXAS  
2022 OCT 27 AM 8:36



Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Michael Zientz, Attorney at Law  
Ceri Liane Long, Attorney at Law  
Chelsea Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Karla Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

Certificate of Posting:

I am \_\_\_\_\_ whose address is c/o AVT Title Services, L.L.C, 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.

22-059713

**Notice of Substitute Trustee's Sale**

FILED FOR RECORD  
KAUFMAN CO TEXAS

2022 NOV 29 AM 9:12

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)

LAKEVIEW LOAN  
COUNTY CLERK  
DEPUTY

<b>Deed of Trust Date:</b> June 18, 2021	<b>Original Mortgagor/Grantor:</b> LOGAN SCOTT STORK
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, NOMINEE FOR HIGHLANDS RESIDENTIAL MORTGAGE, LTC. ., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> LAKEVIEW LOAN SERVICING, LLC
<b>Recorded in:</b> <b>Volume:</b> 7059 <b>Page:</b> 26 <b>Instrument No:</b> 2021-0024532	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> LOANCARE, LLC	<b>Mortgage Servicer's Address:</b> 3637 SENTARA WAY, VIRGINIA BEACH, VIRGINIA 23452

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

**Secures:** Note in the original principal amount of \$337,621.00, executed by LOGAN STORK and payable to the order of Lender.

**Property Address/Mailing Address:** 3606 KIMBERLY CT, HEARTLAND, TX 75126

**Legal Description of Property to be Sold:** LOT 54, BLOCK 28, OF HEARTLAND PHASE 10B, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET 3, PAGE 422, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS, TOGETHER WITH CERTIFICATE OF CORRECTION RECORDED IN VOLUME 5755, PAGE 124, AND VOLUME 5803, PAGE 527, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS. .

<b>Date of Sale:</b> February 7, 2023	<b>Earliest time Sale will begin:</b> 11:00 AM
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**Place of 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

OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, LAKEVIEW LOAN SERVICING, LLC, the owner and holder of the Note, has requested Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the



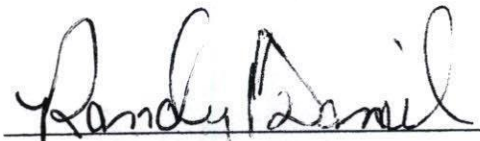
property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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



SUBSTITUTE TRUSTEE

Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky or Randy Daniel or Cindy Daniel or Jim O'Bryant, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,  
10700 Abbott's Bridge Road, Suite 170, Duluth, Georgia  
30097; PH: (470)321-7112

**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: 11/22/2019  
Grantor(s): LAKANDRA MCGENCEY, AN UNMARRIED WOMAN  
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC., SOLELY AS NOMINEE FOR LOANDEPOT.COM, LLC., ITS SUCCESSORS AND ASSIGNS  
Original Principal: \$223,771.00  
Recording Information: Book 6222 Page 389 Instrument 2019-0030076  
Property County: Kaufman  
Property: (See Attached Exhibit "A")  
Reported Address: 4201 CALLA DRIVE, FORNEY, TX 75126

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

Date of Sale: ~~Tuesday, the 7th day of February, 2023~~  
Time of Sale: 10:00AM or within three hours thereafter.  
Place of Sale: AT THE FRONT STEPS OF THE COURTHOUSE 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 Randy Daniel or Cindy Daniel or Jim O'Bryant, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Randy Daniel or Cindy Daniel or Jim O'Bryant, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

FILED IN DEEDS  
KAUFMAN CO. TEXAS  
2022 NOV 31 AM 8:46  
L. J. ...  
SHERIFF CLERK

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):** Randy Daniel or Cindy Daniel or Jim O'Bryant, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 425, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

#### Certificate of Posting

I am \_\_\_\_\_ whose address is 14841 Dallas Parkway, Suite 425, Dallas, TX 75254. I declare under penalty of perjury that on \_\_\_\_\_ 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: \_\_\_\_\_

#### Exhibit "A"

LOT 16, BLOCK H, WINDMILL FARMS PHASE 3B, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 3, ENVELOPE 491, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

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

- Property:** The Property to be sold is described as follows:
- LOT 21, BLOCK G, EAGLE RIDGE, PHASE 4, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 637, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.
- Security Instrument:** Deed of Trust dated June 17, 2021 and recorded on June 21, 2021 at Book 7057 and Page 507 Instrument Number 2021-0024415 in the real property records of KAUFMAN County, Texas, which contains a power of sale.
- Sale Information:** February 7, 2023, 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 COURTNEY SHORTS secures the repayment of a Note dated June 17, 2021 in the amount of \$318,285.00. VILLAGE CAPITAL & INVESTMENT LLC, whose address is c/o Village Capital & Investment, LLC, 2550 Paseo Verde Parkway, Suite 100, Henderson, NV 89074, is the current mortgagee of the Deed of Trust and Note and Village Capital & Investment, 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.**



4767344

Sally Sherman

De Cubas & Lewis, Schwartz, P.C.  
Sally Sherman, Attorney at Law  
1999 N University Drive, Suite 204  
Coral Springs, FL 33071

*Donna Stockman*

Substitute Trustee(s): Logan Thomas, Bob Dickerson,  
Phillip Pierceall, Aaron Parker, Douglas Rodgers,  
Terry Waters, Bruce Miller, Travis Kaddatz, Craig  
Muirhead, Clay Golden, Wendy Lambert, David Ray,  
Shawn Schiller, Cary Corenblum, Joshua Sanders,  
Matthew Hansen, Brenda Wiggs, David Stockman,  
Donna Stockman, Michelle Schwartz, Jack Beckman,  
Kathy Arrington, Guy Wiggs, Janet Pinder Jack  
Beckman, Russell Stockman, Randy Daniel, Denise  
Boerner, Cindy Daniel, Jim O'Bryant, Brandy Bacon,  
Jamie Dworsky and employees included but not  
limited to those listed herein.

c/o De Cubas & Lewis, Schwartz, P.C.  
1999 N University Drive, Suite 204  
Coral Springs, FL 33071

Certificate of Posting

I, Asma Kirbi, declare under penalty of perjury that on the 12th day of December, 2022, 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).

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

2022 DEC 12 AM 8:41

FILED FOR RECORD  
KAUFMAN CO. TEXAS

NOTICE OF FORECLOSURE SALE

2022 DEC 13 PM 2:06

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.

LAURA A. HUGHES  
COUNTY CLERK

BY: BS  
DEPUTY

1. *Property to Be Sold.* The property to be sold is described as follows: LOT 1, MEADOWBROOK ACRES, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 598, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 12/14/2016 and recorded in Book 5222 Page 292 Document 2016-0026144 real property records of Kaufman County, Texas.

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

Date: 02/07/2023

Time: 10:00 AM

Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE 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 KATHY LYNN REED AND LINDA WELDEN AND JOHN STEPHEN McDONALD, provides that it secures the payment of the indebtedness in the original principal amount of \$133,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF THE TRUMAN 2021 SC9 TITLE TRUST is the current mortgagee of the note and deed of trust and RUSHMORE LOAN MANAGEMENT SERVICES, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF THE TRUMAN 2021 SC9 TITLE TRUST c/o RUSHMORE LOAN MANAGEMENT SERVICES, LLC, 15480 Laguna Cyn Road, Suite 100, IRVINE, CA 92618 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. *Order to Foreclose.* U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF THE TRUMAN 2021 SC9 TITLE TRUST obtained a Order from the 86th District Court of Kaufman County on 11/10/2022 under Cause No. 111733-86. 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  
Lori Liane Long, Attorney at Law  
Chelsea Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Karla Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

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.

2022 DEC 13 PM 2:0

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.**

LAURA A. HUGHES  
COUNTY CLERK  
BY: RS  
DEPUTY

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

**Date:** 12/07/2023

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

**Place:** Kaufman County, Texas at the following location: **THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE 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:** 1604 Luckenbach Dr, Forney, TX 75126

**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 11/15/2006 and recorded 11/29/2006 in Book OR VL 3026 Page 34 Document 2006-00028216, real property records of Kaufman County, Texas, with **Tramille Freney and spouse, Alphonso Nowlin** grantor(s) and **OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION** as Lender, **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2007-HL1, ASSET-BACKED CERTIFICATES, SERIES 2007-HL1** 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 **Tramille Freney and spouse, Alphonso Nowlin**, securing the payment of the indebtedness in the original principal amount of **\$227,000.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2007-HL1, ASSET-BACKED CERTIFICATES, SERIES 2007-HL1** is the current mortgagee of the note and deed of trust or contract lien.

### **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 22 IN BLOCK L OF TRAVIS RANCH PHASE 2A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 612, PLAT RECORDS KAUFMAN COUNTY, TEXAS.**

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

**C/O PHH Mortgage Corporation  
PO BOX 24605  
West Palm Beach, FL 33416-4605  
Phone: 877-744-2506**

**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: December 12, 2022**

  
\_\_\_\_\_  
Monique Patzer, Trustee Sale Assistant

C/O Power Default Services, Inc.  
2300 Lakeview Parkway, Suite 756  
Alpharetta, GA 30009  
Telephone: 855-427-2204  
Fax: 866-960-8298

**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.**

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.

**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.: 091350-TX

Date: December 9, 2022

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: STEVEN W. HARDY AND SPOUSE, STEPHANI D SHAFER-HARDY  
AND LESTER M HARDY, A SINGLE PERSON

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS  
BENEFICIARY, AS NOMINEE FOR NORTHSTAR BANK OF TEXAS,  
ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 9/29/2016, RECORDING INFORMATION: Recorded on 9/30/2016, as Instrument No.  
2016-0019725 in Book 5154 Page 563

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 96, OAK VIEW ACRES, PHASE FOUR, A  
PRIVATE ROAD SUBDIVISION, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO  
THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 238, MAP AND/OR PLAT  
RECORDS,

KAUFMAN COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on ~~2/7/2023~~, 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




Matter No.: 091350-TX

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

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I **HEREBY APPOINT AND DESIGNATE AUCTION.COM, JACK BECKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, PAUL A. HOEFKER, ROBERT L. NEGRIN** 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:   
Paul A. Hoefker, Attorney  
Robert L. Negrin, Attorney  
Aldridge Pite, LLP  
701 N. Post Oak Road, Suite 205  
Houston, TX 77024

**Return to:**  
ALDRIDGE PITE, LLP  
4375 JUTLAND DR., SUITE 200  
P.O. BOX 17935  
SAN DIEGO, CA 92177-0935  
FAX #: 619-590-1385  
866-931-0036

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2022 DEC 15 AM 8:37  
LAURA A. HUGHES  
COUNTY CLERK  
BY: \_\_\_\_\_  
DEPUTY

A

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

RTS 2150  
T.S. #: 2022-03759

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

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

Date: ~~2/7/2023~~  
Time: **The earliest time the sale will begin is 10:00 AM**  
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE  
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

Being Lot 70 of KOYAL ESTATES, a subdivision in Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 306, Plat Records, Kaufman County, Texas.

Commonly known as: 3341 SHEILA CIRCLE KAUFMAN, TX 75142

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 2/8/2011 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 2/10/2011 under County Clerk's File No 2011-0002024, in Book 3898 and Page 230 and further modified by Loan Modification Agreement recorded on 05/22/2015 as Instrument No. 2015-0009340, in VOL 4791, Page 110. of the Real Property Records of Kaufman County, Texas.

Grantor(s):	Charlene Y Morgan, an unmarried woman
Original Trustee:	Steve Holmes Law Firm, P.C.
Substitute Trustee:	Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Nestor Trustee Services, LLC
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for R.H. Lending, Inc., its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

T.S. #: 2022-03759

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

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

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

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

Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$97,567.00, executed by Charlene Y Morgan, an unmarried woman, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for R.H. Lending, Inc., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

**Freedom Mortgage Corporation**  
10500 Kincaid Drive  
Fishers, IN 46037  
Phone: 855-690-5900

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

T.S. #: 2022-03759

Dated: 12-15-22

Auction.com, Randy Daniel, Cindy Daniel, Jim OBryan, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulse, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Nestor Trustee Services, LLC



c/o Nestor Trustee Services, LLC  
2850 Redhill Blvd., Suite 240  
Santa Ana, CA 92705  
Phone: (888) 403-4115  
Fax: (888) 345-5501

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

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

Nestor Trustee Services, LLC  
2850 Redhill Avenue, Suite 240  
Santa Ana, California 92705

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2022 DEC 15 AM 8:36  
LAURA HUGHES  
COUNTY CLERK  
BY: \_\_\_\_\_  
DEPUTY

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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

Matter No.: 108562-TX

Date: December 14, 2022

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: ANGELA HOPKINS, A SINGLE WOMAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS  
BENEFICIARY, AS NOMINEE FOR SUMMIT FUNDING, INC., ITS  
SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 10/21/2019, RECORDING INFORMATION: Recorded on 10/24/2019, as Instrument  
No. 2019-0026599 in Book 6182 Page 592

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 13, BLOCK 3, OF HEARTLAND PHASE 9,  
AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF  
RECORDED IN/UNDER CABINET 3, SLEEVE 421, MAP/PLAT RECORDS KAUFMAN COUNTY,  
TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on ~~2/1/2023~~, 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.

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

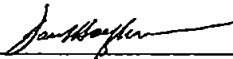
The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the  
Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is  
authorized to collect the debt and to administer any resulting foreclosure of the property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




Matter No.: 108562-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 BRANDY BACON, KATHY ARRINGTON, JACK BECKMAN, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, MICHELLE SCHWARTZ, JAMIE DWORSKY, PAUL A. HOEFKER, ROBERT L. NEGRIN** 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, 701 N. Post Oak Road, Suite 205, Houston, TX 77024, Phone: (713) 293-3618.

**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:   
Paul A. Hoefker, Attorney  
Robert L. Negrin, Attorney  
Aldridge Pite, LLP  
701 N. Post Oak Road, Suite 205  
Houston, TX 77024

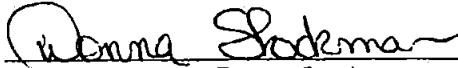
**Return to:**  
ALDRIDGE PITE, LLP  
4375 JUTLAND DR., SUITE 200  
P.O. BOX 17935  
SAN DIEGO, CA 92177-0935  
FAX #: 619-590-1385  
866-931-0036

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2022 DEC 15 AM 8:36  
LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

T.S. #: 2022-03759


**CERTIFICATE OF POSTING**

My name is Donna Stockman, and my address is 906 W. McDermott Dr. Ste 116 Allen TX 75013. I declare under penalty of perjury that on 12-15-22 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: Donna Stockman

Date: 12-15-22

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2022 DEC 15 AM 8:37  
LAURA A. HUGHES  
COUNTY CLERK  
BY:  DEPUTY

**NOTICE OF 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 duty including active military duty 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.”*

Date: December 16, 2022

FILED FOR RECORD  
AT 10:16 O'CLOCK P.M.

**DEC 20 2022**

DEED OF TRUST

DATE: October 24, 2020

GRANTOR: Yesenia Odemaris Gonzalez

GRANTOR'S ADDRESS: Yesenia Odemaris Gonzalez  
4720 Sandage Ave  
Fort Worth, Texas 76115

SELLER: Meera Properties, A Texas Partnership

COUNTY WHERE PROPERTY IS LOCATED: Kaufman

PROPERTY: Covering Lot(s) 16 and 17 of Camila Estates Subdivision,  
Kaufman County, Texas, as recorded in Instrument # 2020-  
0031890, Cabinet 3, slide 554, of the Plat Records of  
Kaufman County, Texas

AMOUNT OF NOTE: \$104,400.00

HOLDER: Meera Properties, A Texas Partnership  
PO Box 490069  
Key Biscayne, Florida 33149

TRUSTEE: Robert J. Rockett

SENDER OF NOTICE: Robert J. Rockett  
307 W. 7<sup>th</sup> Street #1719  
Fort Worth, Texas 76102

Clerk, County Court, Kaufman County, TX  
*[Signature]*

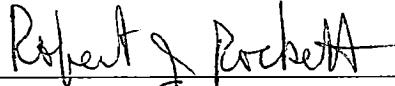
DATE of PROPERTY SALE: (First Tuesday of the Month): February 7, 2023

EARLIEST TIME OF SALE OF PROPERTY: **10:00 AM**

PLACE OF PROPERTY SALE: Front steps of the Kaufman County Courthouse, Kaufman, Kaufman County, Texas or if no area is designated the area by the Commissioners Court where sales are to take place.

Default has occurred in the Note and Deed of Trust. Buyer has failed to cure the default after notice, and the period to cure has expired. Seller, the owner, and holder of the Note and Deed of Trust, has designated Trustee to post, file, and serve notice of the sale and conduct the sale as prescribed by section 51.002 of the Texas Property Code.

Trustee will sell the Property at public auction to the highest bidder for cash at the Place of Sale on the Date of Sale to satisfy the unpaid balance of the Note. The earliest time the sale will begin is the Time of Sale, and the sale will be conducted no later than three hours after that time.




---

Robert J. Rockett, Trustee

Robert J. Rockett  
307 West 7<sup>th</sup> St Ste. 1719  
Fort Worth, Texas 76102  
817-332-2434

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2022 DEC 29 AM 10:43  
BY:  L. M. HUGHES  
DEPUTY COUNTY CLERK

T.S. #: 2022-03826

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

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

Date: **2/7/2023**  
Time: **The earliest time the sale will begin is 10:00 AM**  
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE  
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

Lot 18, Block "C", THE VILLAGES OF FOX HOLLOW - PHASE 2, an Addition to the City of Forney, Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Sleeve 353 and Amended in Cabinet 3, Sleeve 358 of the Plat Records of Kaufman County, Texas.

**Commonly known as:** 1115 NEDERLAND WAY FORNEY, TX 75126

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 7/31/2018 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 8/1/2018 under County Clerk's File No 2018-0018917, in Book 5757 and Page 146 The subject Deed of Trust was modified by Loan Modification recorded as Instrument No. 2022-0027651, or Book 7725, Page 478, on 07/18/2022. of the Real Property Records of Kaufman County, Texas.

**Grantor(s):** DANIEL UDOH AND ANNIETRA UDOH, HUSBAND AND WIFE  
**Original Trustee:** Randall C Present  
**Substitute Trustee:** Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Staton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Nestor Trustee Services, LLC  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company Ltd  
, its successors and assigns  
**Current Mortgagee:** Freedom Mortgage Corporation .

T.S. #: 2022-03826

**Mortgage Servicer:** **Freedom Mortgage Corporation**

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

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

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

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

Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$246,181.00, executed by DANIEL UDOH AND ANNIETRA UDOH, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company Ltd, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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


**Freedom Mortgage Corporation**  
**10500 Kincaid Drive**  
**Fishers, IN 46037**  
**Phone: 855-690-5900**

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

T.S. #: 2022-03826

Dated: 12-29-22

Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman,  
Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy  
Arrington, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook,  
George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony  
Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie  
Dworsky, Nestor Trustee Services, LLC



c/o Nestor Trustee Services, LLC  
2850 Redhill Blvd., Suite 240  
Santa Ana, CA 92705  
Phone: (888) 403-4115  
Fax: (888) 345-5501

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

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

Nestor Trustee Services, LLC  
2850 Redhill Avenue, Suite 240  
Santa Ana, California 92705

**NOTICE OF 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 duty including active military duty 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.”***

Date: December 19, 2022

**DEED OF TRUST**

**DATE:** March 23, 2021  
**GRANTOR:** Maricela Rodriguez Diaz and Maricruz Rodriguez Diaz  
**GRANTOR’S ADDRESS:** Maricela Rodriguez Diaz and Maricruz Rodriguez Diaz  
2838 Prichard Ln #238  
Dallas, Texas 75227  
**SELLER:** Meera Properties  
**COUNTY WHERE PROPERTY IS LOCATED:** Kaufman  
**PROPERTY:** Lot 3 of CAMILLA ESTATES Subdivision as recorded as Instrument #20200031890, Cabinet 3, Slide 654 of the Plat Records of Kaufman County, Texas (hereinafter known as the "Property").  
**AMOUNT OF NOTE:** \$61,500.00  
**HOLDER:** Meera Properties  
PO Box 490069  
Key Biscayne, Florida 33149  
**TRUSTEE:** Robert J. Rockett  
**SENDER OF NOTICE:** Robert J. Rockett  
307 W. 7<sup>th</sup> Street #1719  
Fort Worth, Texas 76102

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2022 DEC 29 PM 4:04  
L. ALAN A. HILL  
COUNTY CLERK  
FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2022 DEC 26 PM 4:00  
L. ALAN A. HILL  
COUNTY CLERK


**DATE of PROPERTY SALE:** (First Tuesday of the Month): February 7, 2023

**EARLIEST TIME OF SALE OF PROPERTY:** 10:00 AM

**PLACE OF PROPERTY SALE:** Front steps of the Kaufman County Courthouse, Kaufman, Kaufman County, Texas or if no area is designated the area by the Commissioners Court where sales are to take place.

Default has occurred in the Note and Deed of Trust. Buyer has failed to cure the default after notice, and the period to cure has expired. Seller, the owner, and holder of the Note and Deed of Trust, has designated Trustee to post, file, and serve notice of the sale and conduct the sale as prescribed by section 51.002 of the Texas Property Code.

Trustee will sell the Property at public auction to the highest bidder for cash at the Place of Sale on the Date of Sale to satisfy the unpaid balance of the Note. The earliest time the sale will begin is the Time of Sale, and the sale will be conducted no later than three hours after that time.

  
\_\_\_\_\_  
Robert J. Rockett, Trustee

Robert J. Rockett  
307 West 7<sup>th</sup> St Ste. 1719  
Fort Worth, Texas 76102  
817-332-2434

**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 07, 2023

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 September 29, 2017 and recorded in Document INSTRUMENT NO. 2017-0022728; AS AFFECTED BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO. 2020-0015958 real property records of KAUFMAN County, Texas, with PATIENT JORKEY, A SINGLE WOMAN AND SETH KHAPEE, A 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 PATIENT JORKEY, A SINGLE WOMAN AND SETH KHAPEE, A SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$257,951.00, 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. FLAGSTAR BANK, F.S.B., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FLAGSTAR BANK, F.S.B.  
5151 CORPORATE DRIVE  
TROY, MI 48098

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JAN -5 AM 11:02  
LAURA A. HUGHES  
COUNTY CLERK  
BY: [Signature]  
OFFICER



**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.

*Is 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 1-5-23 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle  
Date: 1-5-23

2009 SHAWNEE TRAIL  
HEARTLAND, TX 75126

0000009673419

0000009673419

KAUFMAN

**EXHIBIT "A"**

LOT 18, IN BLOCK 23, OF HEARTLAND TRACT A PHASE 4A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 300, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

**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 07, 2023

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 July 28, 2006 and recorded in Document CLERK'S FILE NO. 00020055 (VOLUME 2953, PAGE 415) real property records of KAUFMAN County, Texas, with MICHAEL D MCCARLEY AND STEPHANIE J MCCARLEY HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by MICHAEL D MCCARLEY AND STEPHANIE J MCCARLEY HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$133,300.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRILL LYNCH MORTGAGE INVESTORS TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-RM4 is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

**6. Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, as Mortgage Servicer, is representing the current mortgagee, whose address is:

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JAN -5 AM 11:02  
LAUNNA A. HUGHES  
COUNTY CLERK  
BY: [Signature]  
D. PRUITT



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead RANDY DANIEL, CINDY DANIEL JIM O'BRYANT, KATHY ARRINGTON, JACK BECKMAN, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, OR MICHELLE SCHWARTZ 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 1-5-23 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle  
Date: 1-5-23

1018 CONCAN DRIVE  
FORNEY, TX 75126

0000009675794

0000009675794

KAUFMAN

**EXHIBIT "A"**

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**KAUFMAN County**

**Deed of Trust Dated:** February 22, 2022

**Amount:** \$250,600.00

**Grantor(s):** MARLON J JONES and YI ELIZABETH JONES

**Original Mortgagee:** CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP

**Current Mortgagee:** CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP

**Mortgagee Address:** CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047

**Recording Information:** Document No. 2022-0007162

**Legal Description:** LOT 55, IN BLOCK 2, OF HEARTLAND PHASE 13, AN ADDITION KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 589, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS

**Date of Sale:** February 7, 2023 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.

BOB DICKERSON OR MATTHEW HANSEN, BRUCE MILLER, CRAIG MUIRHEAD, WENDY LAMBERT, AARON PARKER, TERRY WATERS, SHAWN SCHILLER, CARY CORENBLUM, JOSHUA SANDERS, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, CINDY DANIEL, JIM O'BRYANT, RANDY DANIEL, THOMAS LESTER, BRENDA WIGGS, DENISE BOERNER, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, GUY WIGGS, JACK BECKMAN, KATHY ARRINGTON, JAMIE DWORSKY OR MICHELLE SCHWARTZ 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.**

Anthony Adam Garcia, ATTORNEY AT LAW

HUGHES, WATTERS & ASKANASE, L.L.P.  
1201 Louisiana, SUITE 2800  
Houston, Texas 77002  
Reference: 2022-005291

Printed Name: Randy Daniel  
c/o ServiceLink Auction \* Powered by Hudson & Marshall, LLC  
3220 El Camino Real 1st Floor  
Irvine, CA 92602

DEPUTY  
BY: [Signature]  
LAURA A. HUGHES  
COUNTY CLERK  
2023 JAN -5 AM 11:41  
FILED FOR RECORD  
KAUFMAN CO. TEXAS

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
10/28/2019

**Original Beneficiary/Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS") SOLELY AS A NOMINEE FOR CALIBER  
HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS

**Recorded in:**  
**Volume:** N/A  
**Page:** N/A  
**Instrument No:** 2019-0027560

**Mortgage Servicer:**  
Caliber Home Loans, Inc. is representing the Current  
Beneficiary/Mortgagee under a servicing agreement with the  
Current Beneficiary/Mortgagee.

**Grantor(s)/Mortgagor(s):**  
CARL PAYNE AND CHRISTINE PAYNE, HUSBAND  
AND WIFE  
**Current Beneficiary/Mortgagee:**  
CALIBER HOME LOANS, INC.

**Property County:**  
KAUFMAN

**Mortgage Servicer's Address:**  
13801 Wireless Way,  
Oklahoma City, OK 73134

**Legal Description:** LEGAL DESCRIPTION ATTACHED HERETO AND MADE PART OF HEREOF

**Date of Sale:** 2/7/2023

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

**Place of Sale of Property:** 100 W. Mulberry Street, Kaufman, Kaufman, TX, 75142 OR IN THE AREA DESIGNATED BY  
THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

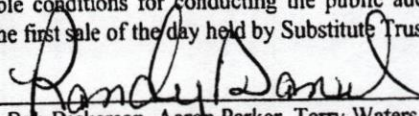
The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

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.

**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.**

  
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, Randy Daniel, Cindy Daniel, Jim O'Bryant or Thuy Frazier or Cindy Mendoza or Catherine Allen-Rea or Cole Patton, Substitute Trustee  
McCARTHY & HOLTHUS, LLP  
1255 WEST 15TH STREET, SUITE 1060  
PLANO, TX 75075

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JAN -5 AM 11:42  
LAURAM HUGHES  
COUNTY CLERK  
DEPUTY

**MH File Number:** TX-22-95531-POS  
**Loan Type:** FHA

Exhibit A

**BEING a tract of land out of PASCHALS ADDITION, an addition to the City of Terrell, Kaufman County, Texas, recorded in Cabinet 1, Slide 1, being conveyed to Minion Real Estate, LLC, as recorded in Volume 5859, Page 307, Deed Records, Kaufman County, Texas, as shown on survey and being more particularly described by metes and bounds as follows:**

**BEGINNING at a 1/2 inch iron rod found for corner on the East right-of-way line of Morris Street, being the Southwest corner of a tract of land conveyed to Christopher Walker, as recorded in Volume 5445, Page 568, Deed Records, Kaufman County, Texas, said point being the Northwest corner of said Minion Real Estates tract;**

**THENCE South 82° 12' 20" East, a distance of 249.82 feet to a 1/2 inch iron rod for corner in the West right-of-way of N. Frances Street;**

**THENCE South 07° 15' 55" West, a distance of 105.26 feet to a 1/2 inch yellow-capped iron rod set for corner at the intersection of the West line of said N. Frances Street and the North right-of-way line of Elm Street;**

**THENCE North 82° 41' 14" West, a distance of 249.71 feet to a 1/2 inch yellow-capped iron rod set for corner at the intersection of said North right-of-way line Elm Street and the East line of said Morris Street;**

**THENCE South 07° 12' 50" East, a distance of 107.36 feet to the PLACE OF BEGINNING and containing 26,552 square feet or 0.610 of an acre of land.**

**NOTE: The Company is prohibited from insuring the area or quantity of the land described herein. Therefore, the Company does not represent that the acreage or square footage calculations are correct. References to quantity are for informational purposes only.**

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
2/20/2018

**Grantor(s)/Mortgagor(s):**  
MIRANDA LYNN HULL AND EARL J HULL WIFE  
AND HUSBAND

**Original Beneficiary/Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS") SOLELY AS A NOMINEE FOR ASCENT  
HOME LENDING, LLC, ITS SUCCESSORS AND ASSIGNS

**Current Beneficiary/Mortgagee:**  
LAKEVIEW LOAN SERVICING

**Recorded in:**  
**Volume:** 5592  
**Page:** 395  
**Instrument No:** 2018-0003975

**Property County:**  
KAUFMAN

**Mortgage Servicer:**  
Nationstar Mortgage LLC d/b/a Mr. Cooper is representing the  
Current Beneficiary/Mortgagee under a servicing agreement  
with the Current Beneficiary/Mortgagee.

**Mortgage Servicer's Address:**  
8950 Cypress Waters Blvd.,  
Coppell, TX 75019

**Legal Description:** LOT 3, BLOCK 42, HEARTLAND TRACT A, PHASE 1B, AN ADDITION TO KAUFMAN COUNTY,  
TEXAS, ACCORDING TO THE MAP/PLAT RECORDED IN CABINET 2, ENVELOPE 706 OF THE MAP/PLAT  
RECORDS OF KAUFMAN COUNTY, TEXAS.

**Date of Sale:** 2/7/2023

**Earliest Time Sale Will Begin:** 11am

**Place of 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 OR IN THE AREA DESIGNATED  
BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

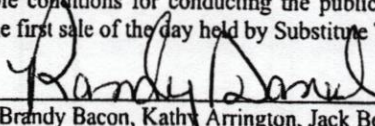
The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The  
sale will begin at the earliest time stated above or within three (3) hours after that time.

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.

**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.**

  
\_\_\_\_\_  
Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs,  
Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder,  
Michelle Schwartz, Jamie Dworsky, Randy Daniel, Cindy  
Daniel, Jim O'Bryant  
or Thuy Frazier  
or Cindy Mendoza  
or Catherine Allen-Rea  
or Cole Patton, Substitute Trustee  
McCARTHY & HOLTHUS, LLP  
1255 WEST 15TH STREET, SUITE 1060  
PLANO, TX 75075

BY:   
LAURA M. HUGHES  
COUNTY CLERK  
FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JAN -5 AM 11:42

22-081689

**Notice of Substitute Trustee's Sale**

**Notice Concerning Military Duty: Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)**

<b>Deed of Trust Date:</b> July 18, 2016	<b>Original Mortgagor/Grantor:</b> PAUL ROCHA
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS BENEFICIARY, AS NOMINEE FOR FIRST CHOICE LOAN SERVICES INC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> Lakeview Loan Servicing, LLC
<b>Recorded in:</b> <b>Volume:</b> 5093 <b>Page:</b> 75 <b>Instrument No:</b> 2016-0014038	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> NATIONSTAR MORTGAGE LLC D/B/A/ MR. COOPER	<b>Mortgage Servicer's Address:</b> 8950 Cypress Waters Blvd, Coppell, TX 75019

\* The mortgage servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is 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 \$180,175.00, executed by PAUL J. ROCHA and payable to the order of Lender.

**Property Address/Mailing Address:** 1401 S HOUSTON STREET, KAUFMAN, TX 75142

**Legal Description of Property to be Sold:** TRACT I:

ALL THAT CERTAIN LOT, TRACT OR PARCEL SITUATED WITHIN THE CORPORATE LIMITS OF THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, PART OF BLOCK NO. 305 OF THE REVISED MAP OF SAID CITY OF KAUFMAN AND PART OF THAT CERTAIN CALLED 0.904 ACRE TRACT CONVEYED TO KAY SISSON BY JACK SPIKES COOLEY, INDEPENDENT EXECUTOR OF THE ESTATE OF MARGUERITE COOLEY, ON DECEMBER 13, 2004, RECORDED IN VOLUME 2553, PAGE 532 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A 3/8 INCH IRON ROD FOUND AT THE NORTHEAST CORNER OF THE ABOVE MENTIONED 0.904 ACRE TRACT, AT THE SOUTHEAST CORNER OF THE TOM HICKMAN TRACT, RECORDED IN VOLUME 537, PAGE 773, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING IN THE WEST LINE OF AUSTIN STREET;

THENCE SOUTH 0 DEGREES 54 MINUTES 31 SECONDS WEST, WITH THE EAST LINE OF SAID 0.904 ACRE TRACT AND WITH THE WEST LINE OF AUSTIN STREET, A DISTANCE OF 207.64 FEET TO A 1/2 INCH IRON ROD FOUND AT THE SOUTHEAST CORNER OF SAID 0.904 ACRE TRACT AND BEING AT THE NORTHEAST CORNER OF THE JOHN A. STOCKS TRACT, RECORDED IN VOLUME 1806, PAGE 241, DEED RECORDS OF KAUFMAN COUNTY, TEXAS;

THENCE SOUTH 88 DEGREES 31 MINUTES 10 SECONDS WEST, WITH THE SOUTH LINE OF SAID 0.904



ACRE TRACT, A DISTANCE OF 188.88 FEET TO A 3/8 INCH IRON ROD FOUND AT THE SOUTHWEST CORNER OF SAME;

THENCE NORTH 5 DEGREES 05 MINUTES 16 SECONDS EAST, WITH THE WEST LINE OF SAID 0.904 ACRE TRACT, A DISTANCE OF 64.85 FEET TO A 3/8 INCH IRON ROD FOUND AT AN ANGLE CORNER IN SAME;

THENCE SOUTH 56 DEGREES 19 MINUTES 24 SECONDS EAST, A DISTANCE OF 23.92 FEET TO A 3/8 INCH IRON ROD SET FOR CORNER;

THENCE SOUTH 82 DEGREES 10 MINUTES 32 SECONDS EAST, A DISTANCE OF 99.57 FEET TO A 3/8 INC IRON ROD SET FOR CORNER;

THENCE NORTH 00 DEGREES 54 MINUTES 31 SECONDS EAST, A DISTANCE OF 176.6 FEET TO A 3/8 INCH IRON ROD SET IN THE NORTH LINE OF SAID 0.904 ACRE TRACT AND BEING IN THE SOUTH LINE OF THE ABOVE MENTIONED TOM HICKMAN TRACT;

THENCE SOUTH 88 DEGREES 17 MINUTES 19 SECOND EAST, WITH THE NORTH LINE OF SAID 0.904 ACRE TRACT, A DISTANCE OF 65.03 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.440 OF AN ACRE OF LAND, MORE OR LESS.

TRACT II:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED WITHIN THE CORPORATE LIMITED OF THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, PART OF BLOCK NO. 305 OF THE REVISED MAP OF SAID CITY OF KAUFMAN AND PART OF THAT CERTAIN TRACT CONVEYED TO GEORGE D. COOLEY BY GLADYS SCARBOROUGH ON AUGUST 18, 1972, RECORDED IN VOLUME 567, PAGE 191, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO - WIT:

BEGINNING AT A 1/2 INCH IRON PIPE FOUND AT THE SOUTHWEST CORNER OF THE ABOVE MENTIONED COOLEY TRACT, AT THE NORTHWEST CORNER OF THE RUDY TIJERINA 0.291 ACRE TRACT, RECORDED IN VOLUME 830, PAGE 278, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING IN THE EAST LINE OF HOUSTON STREET;

THENCE NORTH 10 DEGREES 27 MINUTES 51 SECOND EAST, WITH THE EAST LINE OF HOUSTON STREET, A DISTANCE OF 127.75 FEET TO A 3/4 INCH IRON PIPE FOUND AT THE SOUTHWEST CORNER OF THE KAY COOLEY SISSON 0.305 ACRE TRACT, RECORDED IN VOLUME 571, PAGE 323 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS;

THENCE SOUTH 81 DEGREES 10 MINUTES 00 SECONDS EAST, WITH THE SOUTH LINE OF SAID 0.305 ACRE TRACT, A DISTANCE OF 66.26 FEET TO A 3/8 INCH IRON ROD FOUND AT AN ANGLE CORNER IN THE WEST LINE OF THE KAY SISSON 0.904 ACRE TRACT, RECORDED IN VOLUME 2553, PAGE 532, DEED RECORDS OF KAUFMAN COUNTY, TEXAS;

THENCE SOUTH 49 DEGREES 48 MINUTES 14 SECONDS EAST, WITH THE WEST LINE OF SAID 0.904 ACRE TRACT, A DISTANCE OF 73.24 FEET TO A 3/8 INCH IRON ROD FOUND AT AN ANGLE CORNER IN SAME;

THENCE SOUTH 5 DEGREES 05 MINUTES 16 SECONDS WEST, CONTINUING WITH THE WEST LINE OF SAID 0.904 ACRE TRACT, A DISTANCE OF 64.85 FEET TO A 3/8 INCH IRON ROD FOUND AT THE

SOUTHWEST CORNER OF SAME, IN THE SOUTH LINE OF THE ABOVE MENTIONED COOLEY TRACT AND BEING IN THE NORTH LINE OF THE ABOVE MENTIONED 0.291 ACRE TRACT;

THENCE SOUTH 88 DEGREES 31 MINUTES 10 SECONDS WEST, WITH THE NORTH LINE OF SAID 0.291 ACRE TRACT, A DISTANCE OF 138.92 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.322 OF AN ACRE OF LAND, MORE OR LESS.

**Date of Sale:** February 07, 2023

**Earliest time Sale will begin:** 11:00 AM

**Place of 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 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

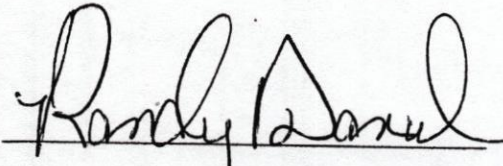
**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *LAKEVIEW LOAN SERVICING, LLC ENOTE VESTING-- NATIONSTAR MORTGAGE LLC*, the owner and holder of the Note, has requested Jack Beckman, Michelle Schwartz, Kathy Arrington, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Jack Beckman, Michelle Schwartz, Kathy Arrington, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Jack Beckman, Michelle Schwartz, Kathy Arrington, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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



SUBSTITUTE TRUSTEE

Jack Beckman, Michelle Schwartz, Kathy Arrington,  
Brenda Wiggs, Guy Wiggs, David Stockman, Donna  
Stockman, Janet Pinder OR Randy Daniel or Cindy  
Daniel or Jim O'Bryant, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,  
10700 Abbott's Bridge Road, Suite 170, Duluth, Georgia  
30097; PH: (470)321-7112

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JAN -5 AM 11:42  
LAURA M. HUGHES  
COUNTY CLERK  
DEPUTY

**Notice of Substitute Trustee's Sale**

**Notice Concerning Military Duty: Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)**

<b>Deed of Trust Date:</b> November 30, 2020	<b>Original Mortgagor/Grantor:</b> ANDREA C MCNUTT ROSS AND LINDA MCNUTT
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> LAKEVIEW LOAN SERVICING, LLC
<b>Recorded in:</b> <b>Volume:</b> 6715 <b>Page:</b> 502 <b>Instrument No:</b> 2020-0038545	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> Nationstar Mortgage LLC d/b/a/ Mr. Cooper	<b>Mortgage Servicer's Address:</b> 8950 Cypress Waters Blvd, Coppell, TX 75019

\* The mortgage servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is 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 \$232,664.00, executed by ANDREA C. MCNUTT ROSS and payable to the order of Lender.

**Property Address/Mailing Address:** 3105 SINGLETON RD, FORNEY, TX 75126

**Legal Description of Property to be Sold:** LOT 11, BLOCK "B" OF WINDMILL FARMS-PHASE 4A, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 3, PAGE 513 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS. .

**Date of Sale:** February 07, 2023

**Earliest time Sale will begin:** 11:00 AM

**Place of 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 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, LAKEVIEW LOAN SERVICING, LLC, the owner and holder of the Note, has requested Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

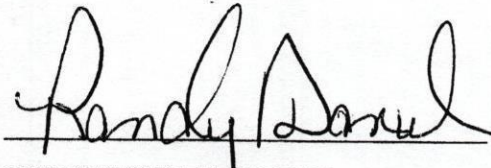


**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *LAKEVIEW LOAN SERVICING, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

Pursuant to section 51.0075(a) of the Texas Property Code, Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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



SUBSTITUTE TRUSTEE

Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky OR Randy Daniel or Cindy Daniel or Jim O'Bryant, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,  
10700 Abbott's Bridge Road, Suite 170, Duluth, Georgia  
30097; PH: (470)321-7112

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JAN -5 AM 11:48  
LAURA A HUGHES  
COUNTY CLERK  
DEPUTY

Notice of Trustee's Sale

Texas Home Equity

Dated December 16, 2005.

Grantors: Derek L. Huddleston and Flora A. Pompa.

Original Trustee: Geoffrey Chang.

Successor

Substitute Trustee(s): Randy Daniel or Cindy Daniel or Jim O'Bryant, any to act, by Appointment of Substitute Trustee(s) dated December 8, 2020, recorded in Instrument Kaufman County, Texas.

Lender: Key Bank N.A.

Recorded in: Volume 2799, Page 62, Document No. 00000227 of the Texas Home Equity Records of Kaufman County, Texas

Legal Description: Lot 43, of Quail Run Crossing, an addition in Kaufman County, Texas, according to the map thereof recorded in Cabinet 2, Page 200, Plat Records, Kaufman County, Texas.

Secures: Borrower's note (the "Note") in the original principal amount of \$27,613.50, executed by Derek L. Huddleston and Flora A. Pompa (collectively, "Borrower") and payable to the order of Lender

Property: The real property, improvements and personal property described in and mortgaged in the Deed of Trust, including the real property described above in the section titled "Legal Description".

Assignment: The Note, liens, and security interests of the Deed of Trust were transferred and assigned to Amos Financial LLC (the "Beneficiary") by an instrument dated July 31, 2015, recorded in Document Number 2015-0014612 of the Official Public Records of Kaufman County, Texas.

Foreclosure Sale:

Date: February 7, 2023

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

2023 JAN -5 AM 11:42

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KAUFMAN CO. TEXAS

**Time:** The sale of the Property will be held between the hours of 10:00 a.m. and 1:00 pm local time.

**Place:** The Front Steps of Kaufman County Courthouse, Kaufman County, Texas, OR as Designated by the County Commissioner's Office.

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

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Successor Substitute Trustee(s) to sell the property.

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

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

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

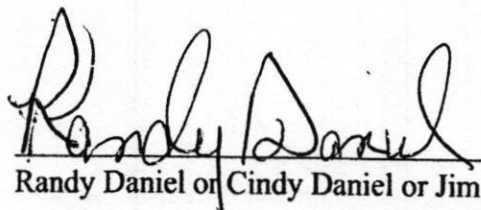
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

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

Pursuant to section 51.009 of the Texas Property Code, the property will be sold "AS IS," without any express or implied warranties, except as to warranties (if any) provided in 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, Successor Substitute Trustee(s) 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 Successor Substitute Trustee(s).

**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 the 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 State, please send written notice of the active duty military service to the sender of this notice immediately.**

A handwritten signature in black ink that reads "Randy Daniel". The signature is written in a cursive style with a horizontal line underneath the name.

Randy Daniel or Cindy Daniel or Jim O'Bryant,  
Successor Substitute Trustee(s)

**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:** 02/28/2020  
**Grantor(s):** ORTAMS TUTSON, AN UNMARRIED MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LOANDEPOT.COM, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$233,590.00  
**Recording Information:** Instrument 2020-0006039  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 4559 MARES TAIL DRIVE, FORNEY, TX 75126

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 7th day of February, 2023  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** AT THE FRONT STEPS OF THE COURTHOUSE 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 Randy Daniel or Cindy Daniel or Jim O'Bryant, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Randy Daniel or Cindy Daniel or Jim O'Bryant, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

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KAUFMAN CO. TEXAS  
2023 JAN -5 AM 11:48  
LAURA HUGHES  
COUNTY CLERK  
DEPUTY

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

**Substitute Trustee(s):** Randy Daniel or Cindy Daniel or Jim O'Bryant, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 425, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

**Certificate of Posting**

I am \_\_\_\_\_ whose address is 14841 Dallas Parkway, Suite 425, Dallas, TX 75254. I declare under penalty of perjury that on \_\_\_\_\_ 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: \_\_\_\_\_

**Exhibit "A"**

LOT FOUR (4), 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.

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JAN -5 AM 11:42  
LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 03/31/2020  
**Grantor(s):** PAUL A. MARKS, SINGLE MAN.  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEM., SOLELY AS NOMINEE FOR NATIONS RELIABLE LENDING, LLC.  
**Original Principal:** \$240,562.00  
**Recording Information:** Book 6357 Page 146 Instrument 2020-0008762  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 3006 ROCKING HILLS TRAIL, FORNEY, TX 75126

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** 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 February, 2023  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** AT THE FRONT STEPS OF THE COURTHOUSE 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 Randy Daniel or Cindy Daniel or Jim O'Bryant, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Randy Daniel or Cindy Daniel or Jim O'Bryant, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

BY:   
LAURA A. HUGHES  
COUNTY CLERK  
FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JAN -5 AM 11:48

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):** Randy Daniel or Cindy Daniel or Jim O'Bryant, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 425, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

**Certificate of Posting**

I am \_\_\_\_\_ whose address is 14841 Dallas Parkway, Suite 425, Dallas, TX 75254. I declare under penalty of perjury that on \_\_\_\_\_ 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: \_\_\_\_\_

**Exhibit "A"**

ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND LOCATED IN THE S. SMITH SUEVEY, A-450 BEING DESCRIBED AS LOT 35, BLOCK G, HEATHER HOLLOW WINDMILL FARMS PHASE 3C-S, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, SLEEVE 697, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JAN -5 AM 11:42  
LAURA A. HUGHES  
COUNTY CLERK  
BY: \_\_\_\_\_  
DEPUTY

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 08/11/2006  
**Grantor(s):** JUAN M CARVAJAL, A MARRIED PERSON AND CAROLINA MARTINEZ  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR AMERICA'S WHOLESALE LENDER, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$64,000.00  
**Recording Information:** Book 2948 Page 440 Instrument 00019458  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 1603 SOUTH JACKSON STREET, KAUFMAN, TX 75142-3147

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-14  
**Mortgage Servicer:** Specialized Loan Servicing LLC  
**Current Beneficiary:** The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-14  
**Mortgage Servicer Address:** 6200 S. Quebec St., Suite 300, Greenwood Village, CO 80111

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 7th day of February, 2023  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** AT THE FRONT STEPS OF THE COURTHOUSE in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com, Jack Beckman, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com, Jack Beckman, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

DEPUTY  
BY: [Signature]  
LAURA A HUGHES  
COUNTY CLERK  
2023 JAN -5 AM 11:41  
KAUFMAN CO. TEXAS  
FILED FOR RECORD

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

**Substitute Trustee(s):** Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com, Jack Beckman, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 425, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

#### Certificate of Posting

I am \_\_\_\_\_ whose address is 14841 Dallas Parkway, Suite 425, Dallas, TX 75254. I declare under penalty of perjury that on \_\_\_\_\_ 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: \_\_\_\_\_

#### Exhibit "A"

BEING ALL THAT CERTAIN TRACT LAND BEING OUT OF THE A L CARTER SURVEY, ABSTRACT NO 98, AN BEING PART OF BLOCK NO 177 OF SNOW'S SECOND ADDITION, AN ADDITION TO THE CITY OF KAUFMAN, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 63, PAGE 640, DEED RECORDS, KAUFMAN COUNTY, TEXAS, THE SAME BEING CONVEYED TO BARRY D THOMPSON AND WIFE SHARON G THOMPSON BY DEED RECORDED IN VOLUME 651, PAGE 7, DEED RECORDS, DALLAS COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS

BEGINNING AT A 1/2 INCH IRON FOUND IN THE NORTH LINE OF W 10TH STREET (A 50 FOOT RIGHT OF WAY) AND BEING THE SOUTHWEST CORNER OF A TRACT OF LAND CONVEYED TO SOK KEAV SENG BY DEED RECORDED IN VOLUME 2027, PAGE 156, DEED RECORDS, KAUFMAN COUNTY, TEXAS,

THENCE WEST, ALONG THE NORTH LINE OF SAID W 10TH STREET, A DISTANCE OF 80 00 FEET TO A 5/8 INCH IRON ROD SET WITH PLASTIC YELLOW CAP STAMPED "DC&A INC" IN THE EAST LINE OF S JACKSON STREET (A 50 FOOT RIGHT OF WAY),

THENCE NORTH, ALONG THE EAST LINE OF SAID S JACKSON STREET, A DISTANCE OF 100 00 FEET TO A "PK NAIL" SET AT THE SOUTHWEST CORNER OF A TRACT OF LAND CONVEYED TO HENRY QUINCE HAMMOCK & LINDA HAMMOCK BY DEED RECORDED IN VOLUME 429, PAGE 346, DEED RECORDS, KAUFMAN COUNTY, TEXAS,

THENCE EAST, ALONG THE SOUTH LINE OF SAID HAMMOCK TRACT A DISTANCE OF 80 00 FEET TO A 1/2 INCH IRON ROD FOUND AT THE SOUTHWEST CORNER OF A TRACT OF LAND CONVEYED TO KAREN HAMMOCK ACEVEDO BY DEED RECORDED IN VOLUME 2112, PAGE 175, DEE RECORDS, KAUFMAN COUNTY, TEXAS, AND THE NORTHWEST CORNER OF AFOREMENTIONED SENG TRACT,

THENCE SOUTH, ALONG THE WEST LINE OF SAID SENG TRACT, A DISTANCE OF 100 00 FEET TO THE POINTOF BEGINNING AND CONTAINING 8,000 00 SQUARE FEET OR 0 1837 ACRES OF LAND

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 425, Dallas, TX 75254

**NOTICE OF FORECLOSURE SALE**

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

**1. Property to Be Sold.** The property to be sold is described as follows: LOT 23, BLOCK 33, HEARTLAND TRACT A, PHASE 3B, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 128, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 05/12/2020 and recorded in Book 6417 Page 546 Document 2020-0013676 real property records of Kaufman County, Texas.

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

Date: 02/07/2023

Time: 10:00 AM

Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE 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 COLE JACOB HAMILTON, provides that it secures the payment of the indebtedness in the original principal amount of \$221,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. CrossCountry Mortgage, LLC is the current mortgagee of the note and deed of trust and CROSSCOUNTRY MORTGAGE, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is CrossCountry Mortgage, LLC c/o CROSSCOUNTRY MORTGAGE, LLC, 1 Corporate Dr., Ste 360, Lake Zurich, IL 60047 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  
Vori Liane Long, Attorney at Law  
Chelsea Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Karla Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JAN -5 AM 11:28  
LAURA HUGHES  
COUNTY CLERK  
DEPUTY

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 DEC -5 AM 11:25  
LAURA HUGHES  
COUNTY CLERK  
DEPUTY

## NOTICE OF FORECLOSURE SALE

1. **REAL PROPERTY TO BE SOLD:** The Real Property to be sold is described as follows:

Being Lot 2, Block A of FORNEY CENTER, LOTS 1B, 2 AND 4, BLOCK A, an addition to the City of Forney, Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Envelope 76, Map Records of Kaufman County, Texas. Property also described in Special Warranty Deed, by and between Forney Innkeepers I, Ltd. and Bhavi Hospitality, LLC, as recorded under County Clerk's File No. 2015-00200670, in Vol. 4906, Pg. 547, in the Official Public Records of Kaufman County, Texas.

2. **LEGAL INSTRUMENTS TO BE FORECLOSED:** Deed of Trust executed by Bhavi Hospitality, LLC, dated April 11, 2022 and recorded at Kaufman County Clerk's Document Number 2022-0017060, Official Public Records of Kaufman County Texas.

3. **DATE OF THE SALE:** The Date the Sale is to be conducted is as follows:

February 7, 2023

4. **TIME OF THE SALE:** The Sale will be conducted at the following time:

The Sale will begin no earlier than 1:00 p.m. or no later than three hours thereafter. The Sale will be completed by no later than 4:00 p.m.

5. **PLACE OF THE SALE:**

The Sale will be conducted at Kaufman County Justice Center at 1902 Hwy 175, Kaufman, Texas, or at the place designated by the Kaufman County Commissioner's Court.

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 of the Sale. Notice of the date of any rescheduled Foreclosure Sale will be posted and filed in accordance with the posting and filing requirements of the Texas Property Code. The posting or filing of the date, time and place of a postponed Sale may be after the date, time and place originally scheduled for this Sale.

6. **TERMS OF THE 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 of the Deed of Trust 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.

A Buyer desiring to purchase the Real Property will need to demonstrate the ability to pay cash on the day the Real Property is sold.

The Sale of the Real Property 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 Real Property, if any exist, to the extent that the prior matters of record remain in force and effect and have not been subordinated to the Deed of Trust. The Sale shall not cover any part of the Real 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 public real property records to determine the nature and extend of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee or Substitute Trustee to sell the Real Property in one or more parcels and/or to sell all or only part of the Real Property.

Pursuant to Section 51.009 of the Texas Property Code, the Real 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 Real Property.

Pursuant to Section 51.0075 of the Texas Property Code, the Trustee or Substitute 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.

7. **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 Bhavi Hospitality, LLC.
8. **OBLIGATION SECURED:** The Deed of Trust provided that is secures the payment of the indebtedness and obligations therein described (collectively, the “Obligations”) including but not limited to the Promissory Note, dated April 11, 2022 , in the original principal amount of \$259,728.29, executed by Bhavi Hospitality, LLC and payable to the order of Louisiana National Bank.

Louisiana National Bank is the current owner and holder of the Obligations and is the Beneficiary under the Deed of Trust.

9. **DEFAULT AND REQUEST TO ACT:** Default has occurred under the Deed of Trust, and the Beneficiary has requested the Substitute Trustee, to conduct this Sale. Notice is given that before the sale the Beneficiary may appoint another person as the Substitute Trustee to conduct the Sale.

**FAIR DEBT COLLECTION ACT PRACTICES NOTIFICATION**

This notice is sent to you in an attempt to collect the indebtedness due as stated above, and any information obtained from you will be used for that purpose. Within thirty (30) days of receipt of this notice, you may notify Lender or the undersigned in writing of any dispute you may have regarding the validity of the indebtedness. If you fail to dispute the indebtedness within said thirty days, Lender and the undersigned will assume that the indebtedness is valid. If you dispute the indebtedness, the undersigned will provide you with verification of the indebtedness. Upon your request within said thirty days, the undersigned will provide you with the name and address of the original Lender, if different from Lender. Any request for verification of this indebtedness shall in no way extend the deadline for the payment of this debt.

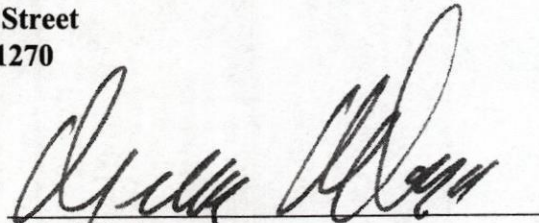
**NOTICE REQUIRED BY TEXAS PROPERTY CODE SECTION 51.002(b)(1)**

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 duty military service to the sender of this notice immediately.

**PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

**Jason Alexander  
Louisiana National Bank  
2001 North Trenton Street  
Ruston, Louisiana 71270**

Dated: January 9, 2023.



**Mike McGee  
Substitute Trustee  
2001 North Trenton Street  
Ruston, Louisiana 71270**

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JAN -9 AM 8:07  
LAWRENCE A. HUGHES  
CLERK  
BY: [Signature]  
DEPUTY

## NOTICE OF FORECLOSURE SALE

1. **REAL PROPERTY TO BE SOLD:** The Real Property to be sold is described as follows:

Being Lot 2, Block A of FORNEY CENTER, LOTS 1B, 2 AND 4, BLOCK A, an addition to the City of Forney, Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Envelope 76, Map Records of Kaufman County, Texas. Property also described in Special Warranty Deed, by and between Forney Innkeepers I, Ltd. and Bhavi Hospitality, LLC, as recorded under County Clerk's File No. 2015-00200670, in Vol. 4906, Pg. 547, in the Official Public Records of Kaufman County, Texas.

2. **LEGAL INSTRUMENTS TO BE FORECLOSED:** Commercial Construction Deed of Trust and Security Agreement executed by Bhavi Hospitality, LLC, dated February 3, 2017 and recorded at Kaufman County Clerk's Document Number 2017-0002886, Official Public Records of Kaufman County Texas, and Reinstatement, Modification, Renewal, and Extension Agreement dated March 22, 2022, and recorded at Kaufman County Clerk's Document Number 2022-0013634 Official Public Records of Kaufman County, Texas..

3. **DATE OF THE SALE:** The Date the Sale is to be conducted is as follows:

February 7, 2023

4. **TIME OF THE SALE:** The Sale will be conducted at the following time:

The Sale will begin no earlier than 1:00 p.m. or no later than three hours thereafter. The Sale will be completed by no later than 4:00 p.m.

5. **PLACE OF THE SALE:**

The Sale will be conducted at Kaufman County Justice Center at 1902 Hwy 175, Kaufman, Texas, or at the place designated by the Kaufman County Commissioner's Court.

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 of the Sale. Notice of the date of any rescheduled Foreclosure Sale will be posted and filed in accordance with the posting and filing requirements of the Texas Property Code. The posting or filing of the date, time and place of a postponed Sale may be after the date, time and place originally scheduled for this Sale.

6. **TERMS OF THE 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 of

the Deed of Trust 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.

A Buyer desiring to purchase the Real Property will need to demonstrate the ability to pay cash on the day the Real Property is sold.

The Sale of the Real Property 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 Real Property, if any exist, to the extent that the prior matters of record remain in force and effect and have not been subordinated to the Deed of Trust. The Sale shall not cover any part of the Real 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 public real property records to determine the nature and extend of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee or Substitute Trustee to sell the Real Property in one or more parcels and/or to sell all or only part of the Real Property.

Pursuant to Section 51.009 of the Texas Property Code, the Real 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 Real Property.

Pursuant to Section 51.0075 of the Texas Property Code, the Trustee or Substitute 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.

7. **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 Bhavi Hospitality, LLC.
8. **OBLIGATION SECURED:** The Deed of Trust provided that it secures the payment of the indebtedness and obligations therein described (collectively, the “Obligations”) including but not limited to the Promissory Notes, dated February 3, 2017, in the original principal amount of \$6,363,601.73, executed by Bhavi Hospitality, LLC and payable to the order of First National Bank, and dated October 23, 2019, in the original principal amount of \$ 6876,023.17, executed by Bhavi Hospitality, LLC and payable to the order of First National Bank.

Louisiana National Bank formerly known as First National Bank is the current owner and holder of the Obligations and is the Beneficiary under the Deed of Trust and Modifications.

9. **DEFAULT AND REQUEST TO ACT:** Default has occurred under the Deed of Trust, and the Beneficiary has requested the Substitute Trustee, to conduct this Sale. Notice is given that before the sale the Beneficiary may appoint another person as the Substitute Trustee to conduct the Sale.

**FAIR DEBT COLLECTION ACT PRACTICES NOTIFICATION**

This notice is sent to you in an attempt to collect the indebtedness due as stated above, and any information obtained from you will be used for that purpose. Within thirty (30) days of receipt of this notice, you may notify Lender or the undersigned in writing of any dispute you may have regarding the validity of the indebtedness. If you fail to dispute the indebtedness within said thirty days, Lender and the undersigned will assume that the indebtedness is valid. If you dispute the indebtedness, the undersigned will provide you with verification of the indebtedness. Upon your request within said thirty days, the undersigned will provide you with the name and address of the original Lender, if different from Lender. Any request for verification of this indebtedness shall in no way extend the deadline for the payment of this debt.

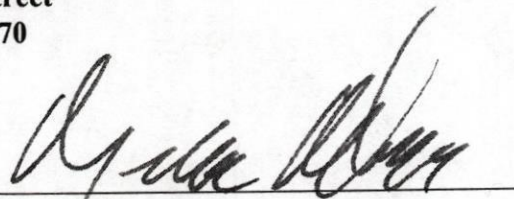
**NOTICE REQUIRED BY TEXAS PROPERTY CODE SECTION 51.002(b)(1)**


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 duty military service to the sender of this notice immediately.

**PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

**Jason Alexander  
Louisiana National Bank  
2001 North Trenton Street  
Ruston, Louisiana 71270**

Dated: January 9, 2023.

  
Mike McGee  
Substitute Trustee  
2001 North Trenton Street  
Ruston, Louisiana 71270

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JAN -9 AM 8:06  
LAURA A. HUGHES  
CLERK  
BY:  (P.D.I.T.V.)

**Notice of Foreclosure Sale**

FILED FOR RECORD  
KAUFMAN CO TEXAS

2023 DEC -6 AM 11:31

LAURA A. HUGHES  
COUNTY CLERK  
BY: BS  
DEPUTY

("Deed of Trust"):

Dated: December 1, 2007

Grantor: Maria G. Hinojosa

Trustee: Jo Ann E. Combs

Lender: Suburban Land Sales

Recorded in: Volume 3313, Page 303 of the real property records of Kaufman County, Texas

Legal Description: All that certain lot, tract, or parcel of land being described as Tract Twenty One (21) of Creek Ranch Estates, Revised, Kaufman County, Texas, as recorded in Cabinet 2, Envelope 5 of the Plat Records of Kaufman County, Texas

Secures: ("Note") in the original principal amount of \$49,000.00, executed by Maria G. Hinojosa ("Borrower") and payable to the order of Lender

Modifications and Renewals: The Modification Agreement dated October 1, 2010 is recorded in Volume 3846, Page 319, of the real property records of Kaufman County, Texas

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described in the attached Exhibit A, and all rights and appurtenances thereto

Substitute Trustee: Jon G. Burt

Substitute Trustee's Address: 201 W. Mulberry Street, Kaufman, Texas 75142

Foreclosure Sale:

Date: **Tuesday, February 7, 2023**

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

Place: The front door steps of the Kaufman County Justice Center, 1902 E. Highway 175, Kaufman, Texas 75142

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

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Suburban Land Sales, 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 Suburban Land Sales's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Suburban Land Sales'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 Suburban Land Sales 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 Suburban Land Sales. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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

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

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



---

Jon G. Burt  
201 W. Mulberry  
Kaufman, Texas 75142  
Telephone: 972-962-6000  
Telecopier: 972-962-3733  
E-mail: jonburtlaw@gmail.com

## Amended Notice of Foreclosure Sale

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

***LOT No. 3 of Highland Oaks Estates, near the City of Kemp, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet No. 2, Envelope 380, Plat Records of Kaufman County, Texas.***

2. **Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust, dated April 30, 2021, executed by Jesus Perez to MMAE Holdings, LLC, and filed of record and recorded in Clerk Instrument Number #2021-0025895 of the 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:** Tuesday, February 7, 2023

**Time:** The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 1:00 p.m.

**Place:** At the front steps of the courthouse in Kaufman, 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 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 place where the Notice of Foreclosure Sale was posted.

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. 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 their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior

Amended Notice of Foreclosure Sale

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.

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 nonjudicial Deed-of-Trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust and security agreement executed by *Jesus Perez*.

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.

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 dated *April 30, 2021*, in the original principal amount of *\$50,000.00*, executed by *Jesus Perez* and payable to the order of *MMAE Holdings, LLC*; and (b) all renewals and extensions of the note. *MMAE Holdings, LLC* 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 *Arthur Langeloh, III at 18380 Shore Dr., Kemp, Texas 75143*, the undersigned Attorney and Trustee for *MMAE Holdings, LLC*, the beneficiary.

7. **Default and Request to Act:** Default has occurred under the Deed of Trust, and the beneficiary has requested 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.

8. **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.**

Amended Notice of Foreclosure Sale

EXECUTED this 4th day of January, 2023.

By: /s/ Arthur W. Langeloh, III

**Arthur W. Langeloh, III, Trustee**

**Texas Bar No. 11911000**

**18380 Shore Dr.**

**Kemp, Texas 75143**

**Tel. (903) 647-8343**

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

Amended Notice of Foreclosure Sale  
2023 DEC -6 PM 2:40

FILED FOR RECORD  
KAUFMAN CO TEXAS

**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.: 105420-TX

Date: January 5, 2023

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: JEANETTE VITAR AND JUAN I. VITAR, WIFE AND HUSBAND

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

CURRENT MORTGAGEE: DHI MORTGAGE COMPANY LTD

MORTGAGE SERVICER: DHI MORTGAGE COMPANY LTD

DEED OF TRUST DATED 11/29/2017, RECORDING INFORMATION: Recorded on 11/29/2017, as Instrument No. 2017-0027569 in Book 5521 Page 572 and later modified by a loan modification agreement recorded as Instrument 2022-0006492 BK 7481 PG 233 on 02/16/2022

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **LOT 2, BLOCK "BB", OF TRAVIS RANCH PHASE 2C, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER COUNTY CLERK'S FILE NO. 2017-0009358, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS AND IN CABINET 3, ENVELOPE 332 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 2/7/2023, 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.

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

DHI MORTGAGE COMPANY LTD  
1 Corporate Drive Suite 360,  
Lake Zurich IL 60047

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
23 JAN 12 AM 9:07  
LAURA A. JUNGERS  
COUNTY CLERK

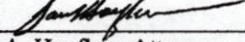


Matter No.: 105420-TX

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, JACK BECKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, PAUL A. HOEFKER, ROBERT L. NEGRIN** 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:   
Paul A. Hoefker, Attorney  
Robert L. Negrin, Attorney  
Aldridge Pite, LLP  
701 N. Post Oak Road, Suite 205  
Houston, TX 77024

**Return to:**  
ALDRIDGE PITE, LLP  
8880 RIO SAN DIEGO DRIVE, SUITE 725  
P.O. BOX 17935  
SAN DIEGO, CA 92108-0935  
FAX #: 619-590-1385  
866-931-0036

A

22-02128  
307 E 8TH STREET, KAUFMAN, TX 75142

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

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

EXHIBIT A

Security Instrument: Deed of Trust dated June 4, 2021 and recorded on June 7, 2021 at Book 7034 and Page 141 Instrument Number 2021-0022395 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: February 7, 2023, 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 STACY T JOHNSON secures the repayment of a Note dated June 4, 2021 in the amount of \$212,121.00. 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.**

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JAN 12 AM 9:08  
LAURA A. HUGHES  
COUNTY CLERK  
BY: [Signature]  
DFP/jrv



4770512

*Kirk Schwartz*

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De Cubas & Lewis, Schwartz, P.C.  
Kirk Schwartz, Attorney at Law  
1999 N University Drive, Suite 204  
Coral Springs, FL 33071

*Donna Stockman*

---

Substitute Trustee(s): Logan Thomas, Bob Dickerson,  
Phillip Pierceall, Aaron Parker, Douglas Rodgers,  
Terry Waters, Bruce Miller, Travis Kaddatz, Craig  
Muirhead, Clay Golden, Wendy Lambert, David Ray,  
Shawn Schiller, Cary Corenblum, Joshua Sanders,  
Matthew Hansen, Brenda Wiggs, David Stockman,  
Donna Stockman, Michelle Schwartz, Jack Beckman,  
Kathy Arrington, Guy Wiggs, Janet Pinder Jack  
Beckman, Russell Stockman, Randy Daniel, Denise  
Boerner, Cindy Daniel, Jim O'Bryant, Ramiro  
Cuevas, Ashlee Luna, Kinney Lester, Janet Pinder,  
Brandy Bacon, Jamie Dworsky, Stockman  
Foreclosure Services Inc. and Auction.com employees  
included but not limited to those listed herein.

c/o De Cubas & Lewis, Schwartz, P.C.  
1999 N University Drive, Suite 204  
Coral Springs, FL 33071

Certificate of Posting

I, \_\_\_\_\_, declare under penalty of perjury that on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, 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).

EXHIBIT "A"

All that certain lot, tract or parcel of land lying and being situated in the City of Kaufman, Kaufman County, Texas, and being part of the A. L. Carter Survey, Abstract No. 98, of said Kaufman County and being the East 83 feet of the South one-half of Block No. 139 of Snow's Second Addition to the said City of Kaufman, and being fully described as follows:

Beginning at a found 3/8 inch iron rod at the southeast corner of Block 139; Thence West, along the North line of East 8th Street, 83.00 feet to a found 3/8 inch iron rod;

Thence North, 100 feet to a fence corner at the Northeast corner of The Brian and Cindy Chambers tract in Volume 1621, Page 207;

Thence East, 83.00 feet to a fence corner at the Southeast corner of The 307 East 7th Street LLC tract in Volume 5097, Page 483;

Thence South, 100.00 feet to the point of beginning and containing 0.19 acre of land, more or less.

Note: Company does not represent that the acreage or square footage calculations are correct.

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2023 JAN 12 PM 12:26

LAURAJA HUGHES  
COUNTY CLERK

BY: MS  
DEPUTY

**KAUFMAN County**

**Deed of Trust Dated:** March 24, 2017

**Amount:** \$279,088.00

**Grantor(s):** ODESTER MARIE DAVIS

**Original Mortgagee:** BROOKHOLLOW MORTGAGE SERVICES, LTD.

**Current Mortgagee:** PNC BANK, NATIONAL ASSOCIATION

**Mortgagee Address:** PNC BANK, NATIONAL ASSOCIATION, 3232 Newmark Drive, Miamisburg, OH 45342

**Recording Information:** Document No. 2017-0006713

**Legal Description:** BEING LOT 1, BLOCK MM, DEVONSHIRE PHASE 2B, AN ADDITION TO THE CITY OF DALLAS EXTRATERRITORIAL JURISDICTION, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN INSTRUMENT NO. 2016-0003159 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

WHEREAS ODESTER MARIE DAVIS is deceased.

**Date of Sale:** February 7, 2023 between the hours of 10:00 AM and 1:00 PM,

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

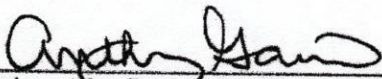
**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the KAUFMAN County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court,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

BOB DICKERSON OR MATTHEW HANSEN, BRUCE MILLER, CRAIG MUIRHEAD, WENDY LAMBERT, AARON PARKER, TERRY WATERS, SHAWN SCHILLER, CARY CORENBLUM, JOSHUA SANDERS, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, CINDY DANIEL, JIM O'BRYANT, RANDY DANIEL, THOMAS LESTER, BRENDA WIGGS, DENISE BOERNER, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, GUY WIGGS, JACK BECKMAN, KATHY ARRINGTON, JAMIE DWORSKY OR MICHELLE SCHWARTZ 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.

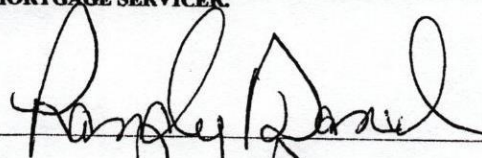
**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever,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



Anthony Alon Garcia, ATTORNEY AT LAW  
HUGHES, WATTERS & ASKANASE, L.L.P.  
1201 Louisiana, SUITE 2800  
Houston, Texas 77002  
Reference: 2022-001859



Printed Name: Randy Daniel

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

**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 07, 2023

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 March 08, 2018 and recorded in Document CLERK'S FILE NO. 2018-0005587; AS AFFECTED BY CLERK'S FILE NO. 2022-0014475 real property records of KAUFMAN County, Texas, with KRISTI N FLORENCE AND LEIF A MCDONALD JR, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by KRISTI N FLORENCE AND LEIF A MCDONALD JR, securing the payment of the indebtednesses in the original principal amount of \$259,040.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. SPECIALIZED LOAN SERVICING, L.L.C. 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. SPECIALIZED LOAN SERVICING LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o SPECIALIZED LOAN SERVICING LLC  
6200 S. QUEBEC ST.  
SUITE 300  
GREENWOOD VILLAGE, CO 80111

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JAN 12 PM 1:52  
LAURAZA 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 1-12-23 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle  
Date: 1-12-23

4400 HORSEMINT COVE  
HEARTLAND, TX 75126

00000009399015

00000009399015

KAUFMAN

**EXHIBIT "A"**

LOT 21, IN BLOCK 2, OF HEARTLAND PARCEL 8, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 280, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

[FILING REQUESTED BY  
AND WHEN FILED MAIL TO:]

Entra Default Solutions, LLC  
1355 Willow Way, Suite 115  
Concord, California 94520  
For Sale Information: (925)272-4993  
For Reinstatement / Pay Off Requests: (925)272-4993

---

T.S. Number: 2022-05532  
Loan Number: 1401114168

### **NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**WHEREAS**, on 7/31/2020, Dennis Fisher and China Fisher, Husband and Wife, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Malcom D. Gibson, as Trustee, Mortgage Electronic Registration Systems, Inc., as nominee for Calculated Risk Analytics, LLC., D.B.A. Excelerate Capital, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$295,000.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as nominee for Calculated Risk Analytics, LLC., D.B.A. Excelerate Capital, which Deed of Trust is Recorded on 8/4/2020 as Instrument No: 2020-0022366, Official Public Records of Kaufman County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**Being Lot 10, in Block 12, of DEVONSHIRE VILLAGE 3B1 AND VILLAGE 3B2, an Addition to the Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 3, Envelope 304, of the Plat Records of Kaufman County, Texas.**

**Commonly known as: 2014 ROSEBURY LANE, FORNEY, TEXAS 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 **Randy Daniel, Cindy Daniel, Jim O'Bryant, Jack Beckman and/or David Garvin** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

**WHEREAS**, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and **SERVIS ONE, INC DBA BSI FINANCIAL SERVICES**, 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.

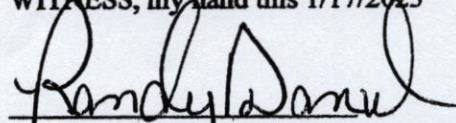
**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **TUESDAY, 2/7/2023 at 10:00 AM**, or no later than three (3) hours after such time, being the first Tuesday of such month, of **Kaufman County, Texas**, the Substitute Trustee will sell the property "At Public Auction to the highest bidder for cash, in **Kaufman, Kaufman County, Texas**, in the area designated by the Commissioners court of such County, pursuant to 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no

such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

**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.

**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 this 1/17/2023

  
Substituted Trustee

***THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.***

Address for Trustee or Substitute Trustee  
c/o Entra Default Solutions, LLC  
1355 Willow Way Suite 115  
Concord, CA 94520  
925 272-4993

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JAN 17 PM 1:52  
LAURA A HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

**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:** JANUARY 13, 2023

**NOTE:** Note, as subsequently amended, described as follows:

**Date:** MAY 27, 2004  
**Maker:** CHARLES PHILLIP HOUSTON AND KERI J. HOUSTON  
**Payee:** THE AMERICAN NATIONAL BANK OF TEXAS  
**Original Principal**  
**Amount:** \$150,000.00

**DEED OF TRUST:** Deed of Trust described as follows:

**Date:** MAY 27, 2004  
**Grantor:** CHARLES PHILLIP HOUSTON AND KERI J. HOUSTON  
**Trustee:** JOHN DAVIDSON  
**Beneficiary:** THE AMERICAN NATIONAL BANK OF TEXAS  
**Recorded:** DOCUMENT NO. 00011587/VOL. 2430, PAGE 605, Real Property Records, KAUFMAN County, Texas

**LENDER:** THE AMERICAN NATIONAL BANK OF TEXAS

**BORROWER:** CHARLES PHILLIP HOUSTON AND KERI J. HOUSTON

**PROPERTY:** The property described as follows:

THE PROPERTY LOCATED IN KAUFMAN COUNTY, TEXAS, 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: RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT, JACK BECKMAN, DAVID GARVIN**

Substitute Trustee's Mailing Address:

3333 Lee Parkway, 8th Floor  
Dallas, Texas 75219

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

**FEBRUARY 7, 2023**, 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:**

In KAUFMAN County, Texas, County Courthouse, in the area designated by the Commissioners Court of such County, pursuant to Section 51.002 of the Texas Property Code (if no such place is designated, then the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

#### **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.

**APPOINTMENT OF SUBSTITUTE TRUSTEE**

**DEED OF TRUST:** Deed of Trust described as follows:

Date: MAY 27, 2004  
Grantor: CHARLES PHILLIP HOUSTON AND KERI J. HOUSTON  
Trustee: JOHN DAVIDSON  
Beneficiary: THE AMERICAN NATIONAL BANK OF TEXAS  
Recorded: DOCUMENT NO. 00011587/VOL. 2430, PAGE 605, Real Property Records, KAUFMAN County, Texas

**PROPERTY:** The property described as follows:

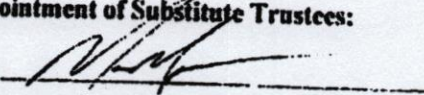
THE PROPERTY LOCATED IN KAUFMAN COUNTY, TEXAS, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto. **SAVE AND EXCEPT ANY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

**SUBSTITUTE TRUSTEE:** RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT, JACK BECKMAN, DAVID GARVIN

Substitute Trustee's Mailing Address:  
c/o 3333 Lee Parkway, 8th Floor  
Dallas, Texas 75219

Each Substitute Trustee is appointed effective as of **JANUARY 13, 2023**, 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:**

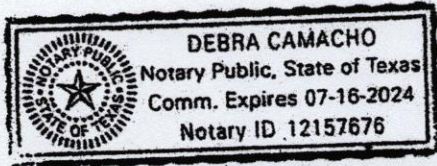
By: 

Name: Michael P. Menton, Attorney for THE AMERICAN NATIONAL BANK OF TEXAS

THE STATE OF TEXAS §  
  §  
COUNTY OF DALLAS §

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

GIVEN UNDER MY HAND AND SEAL OF OFFICE on JANUARY 13, 2023.



Debra Camacho  
Notary Public, State of Texas

Notice of Sale executed by:

Randy Daniel

Name: Randy Daniel

Substitute Trustee

## EXHIBIT A

All that certain lot, tract or parcel of land, part of the D. WILKERSON SURVEY, Abstract No. 566, Kaufman County, Texas, part of that certain First Tract, called 32.87 acres, save and except 2.437 acres conveyed to Robert S. Houston by Margaret Elizabeth Stevens Hodges, on March 20, 1978, recorded in Volume 600, Page 831, of the Deed Records of Kaufman County, Texas and being more completely described as follows, to-wit;

**BEGINNING** at a 3/8" iron rod set in the Northeast line of a 30.00 feet Access Easement and being N 37 deg. 07 min. 30 sec. East, 30.43 feet and North 42 deg. 36 min. 59 sec. West, 521.37 feet from the intersection of the Southwest line of a certain Second Tract, called 1.50 acre tract described in above mentioned deed recorded in Volume 600, Page 831 with the Northwest Right of Way line of farm to Market Road No. 3039;

**TRENCHE** North 42 deg. 36 min. 59 sec. West, with the Northeast line of said 30.00 feet Access Easement, a distance of 355.01 Feet to a 3/8" iron rod set at an angle corner in same;

**TRENCHE** North 30 deg. 08 min. 07 sec. West, continuing with the Northeast line of said 30.00 feet Access Easement, a distance of 9.52 feet to a 3/8" iron rod set at the intersection of same with the Southeast line of the Robert Steven Houston 5.843 acre Tract One, recorded in Volume 1084, page 656 of the Deed Records of Kaufman County, Texas;

**TRENCHE** North 59 deg. 48 min. 40 sec. East, with the Southeast line of said 5.843 acre tract, a distance of 674.35 feet to a 3/8" iron rod found at the East corner of same and being in the Northeast line of the above mentioned 32.87 acre tract;

**TRENCHE** South 10 deg. 38 min. 51 sec. East, with the Northeast line of said 32.87 acre tract, a distance of 175.82 feet to a 3/8" iron rod found at the North corner of the Bolton Houston 3.623 acre tract, recorded in Volume 1828, Page 164, Deed Records of Kaufman County, Texas;

**TRENCHE** South 43 deg. 28 min. 18 sec. West, with the Northwest line of said 3.623 acre tract, a distance of 334.00 feet to a 3/8" iron rod set for corner;

**TRENCHE** South 45 deg. 17 min. 34 sec. West, a distance of 739.44 feet to the POINT OF BEGINNING, containing 3.659 acres of land.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2023 JAN 17 PM 1:52

LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

30.00 FT. ACCESS BASEMENT  
FIELD NOTES FOR CHARLES PHILIP HOUSTON  
D. WILKERSON SURVEY, ABSTRACT NO. 566  
KAUFMAN COUNTY, TEXAS

All that certain lot, tract or parcel of land, part of the D. Wilkerson Survey, Abstract No. 566, Kaufman County, Texas, part of that certain First Tract, called 32.87 acres, save and except 2.437 acres and part of that certain Second Tract, called 1.50 acres, save and except 0.155 of an acre conveyed to Robert S. Houston, et ux by Margaret Elizabeth Stevens Hodges, et vir on March 20, 1975, recorded in Vol. 600 page 831 of the Deed Records of Kaufman County, Texas and being more completely described as follows, to-wit:

BEGINNING at a 3/8" Iron rod set at the intersection of the Southwest line of the above mentioned 1.50 acre tract with the Northwest Right of Way line of Farm to Market Road No. 3039.

THENCE N 42 deg. 36 min. 59 sec. W, with the Southwest line of the above mentioned 32.87 acre tract, West corner of same, continuing with the Southwest line of the above mentioned 32.87 acre tract, a total distance of 887.78 ft. to a 3/8" Iron rod set at an angle corner in same.

THENCE N 20 deg. 08 min. 07 sec. W, continuing with the Southwest line of said 32.87 acre tract, a distance of 10.16 ft. to a 3/8" Iron rod set at the South corner of the Robert Steven Houston 5.843 acre Tract One, recorded in Vol. 1084 page 656 of the Deed Records of Kaufman County, Texas.

THENCE N 59 deg. 48 min. 40 sec. E, with the Southeast line of said 5.843 acre tract, a distance of 30.47 ft. to a 3/8" Iron rod set for corner.

THENCE S 20 deg. 08 min. 07 sec. E, a distance of 9.52 ft. to a 3/8" Iron rod set for corner.

THENCE S 42 deg. 36 min. 59 sec. E, a distance of 876.39 ft. to a 3/8" Iron rod set in the Northwest Right of Way line of Farm to Market Road No. 3039.

THENCE S 37 deg. 07 min. 30 sec. W, with the Northwest Right of Way line of Farm to Market Road No. 3039, a distance of 30.49 ft. to the point of beginning, containing 0.614 of an acre of land.

**NOTICE OF ASSESSMENT LIEN SALE**

STATE OF TEXAS §

§

COUNTY OF KAUFMAN §

WHEREAS, on or about September 14, 2021, 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 Cory Hughes, the present owner of said real property, to Edgewater at Cedar Creek Lake Homeowner's Association, Inc. (the "Association"); and

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

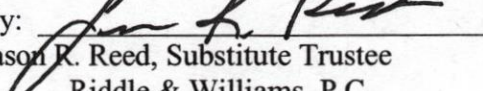
NOW, THEREFORE, notice is hereby given that on **Tuesday, February 7, 2023**, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Court House by the statue, Kaufman County, Texas, to the highest bidder for cash, subject to all superior liens and encumbrances of record. The earliest time at which said sale will begin will be 12:00 o'clock noon, and the sale will take place not later than three (3) hours after that time.

Said real estate is described as follows:

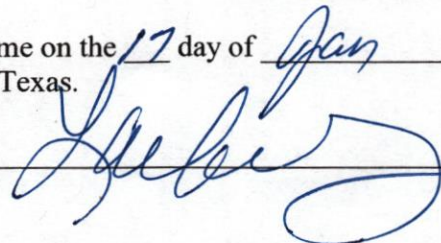
Lot 79, Block A, of Edgewater Addition Phase 2, an addition to Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 3, Slide 363, Plat Records, Kaufman County, Texas (8631 Southern Shore Court)

WITNESS my hand this 4 day of January, 2023

EDGEWATER AT CEDAR CREEK LAKE  
HOMEOWNER'S ASSOCIATION, INC.

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

The within notice was posted by me on the 17 day of Jan, 2023, at the Kaufman County Courthouse in Kaufman, Texas.



**CAUSE NO. 11048-CC2**

<b>IN RE: ORDER FOR FORECLOSURE</b>	<b>§</b>	<b>IN THE COUNTY COURT OF</b>
<b>CONCERNING</b>	<b>§</b>	
	<b>§</b>	
<b>8631 Southern Shore Court</b>	<b>§</b>	<b>KAUFMAN COUNTY, TEXAS</b>
<b>Kemp, TX 75143</b>	<b>§</b>	
	<b>§</b>	
<b>UNDER TEX. R. CIV. PROC. 736</b>	<b>§</b>	
	<b>§</b>	<b>COUNTY COURT AT LAW NO 2</b>
<b>AND CORY HUGHES</b>		

**DEFAULT ORDER FOR FORECLOSURE**

On May 20, 2022, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action was presented to the Court. **Edgewater at Cedar Creek Lake Homeowner's Association, Inc.** (the "Association"), Petitioner herein, seeks an order pursuant to Tex. R. Civ. Proc. 736 to foreclose the Association's assessment lien against 8631 Southern Shore Court, Kemp, Texas 75143, and further described as follows:

Lot 79, Block A, of 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 (8631 Southern Shore Court) (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:

Cory Hughes  
2836 Cedar Elm Drive  
Carrollton, Texas 75010

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 Edgewater at Cedar Creek Lake (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 V of the Declaration.
5. Article V, Section 5.10.A 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 V, Section 5.10.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 Respondent's ownership, Respondent has been assessed

maintenance fees in a non-discriminatory manner based on Respondent's ownership of the Property.

8. Article V, Section 5.6 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 April 27, 2022, Respondent was 19 months in default in his obligations to the Association for a total of Four Thousand and Seventy One Dollars and Forty Three Cents (\$4,071.43).
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 April 19, 2021.
11. A Notice of Lien was filed on or about September 14, 2021 at Instrument No. 2021-0037424 in the office of the County Clerk of Kaufman County, Texas, and Respondent was notified of same by letter dated September 13, 2021.
12. The Association afforded Respondent thirty (30) days to cure the default pursuant to the September 13, 2021 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 10/14/2022

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

**Automated Certificate of eService**

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling system on the date and to the persons listed below. The rules governing certificates of service have not changed. Filers must still provide a certificate of service that complies with all applicable rules.

Lindsay LaMothe on behalf of Jason Reed

Bar No. 24043887

llamothe@riddleandwilliams.com

Envelope ID: 68298556

Status as of 10/14/2022 1:02 PM CST

**Case Contacts**

Name	BarNumber	Email	TimestampSubmitted	Status
Jason R.Reed		jreed@riddleandwilliams.com	9/15/2022 2:20:33 PM	SENT

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JAN 17 AM 11:06  
LAURA A. HUGHES  
COUNTY CLERK  
BY: \_\_\_\_\_  
DEPUTY