

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

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

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

Date: July 05, 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 JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

**2. Terms of Sale** Cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated March 16, 2006 and recorded in Document CLERK'S FILE NO. 00006581 (VOLUME 2847, PAGE 64) real property records of KAUFMAN County, Texas, with LEAH KIM MCCARTY, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by LEAH KIM MCCARTY, securing the payment of the indebtednesses in the original principal amount of \$127,744.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

2023 MAR -9 AM 11:59  
KAUFMAN COUNTY, TX  
CLERK'S FILE NO. 00006581  
VOLUME 2847 PAGE 64  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC  
AS NOMINEE



**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 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, DAVID STOCKMAN, DONNA STOCKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, STOCKMAN FORECLOSURE SERVICES INC., 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 Sa*

Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 3-9-23 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: 3-9-23

**EXHIBIT "A"**

BEING ALL OF LOT 3, AND A PART OF LOT 2, BLOCK 389A, OF THE REVISED MAP OF TERRELL, KAUFMAN COUNTY, TEXAS, AND BEING ALL THAT TRACT AS CONVEYED FROM VICKI DIANN SIMS TO SAM D. VENTURA, JR., AS RECORDED IN VOLUME 1269, PAGE 205, OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1" IRON ROD FOUND FOR CORNER AT THE WEST CORNER OF SAID LOT 3, SAID POINT BEING IN THE NORTHEAST R.O.W. OF ELM DRIVE;

THENCE N 46 DEG. 42 MIN. 05 SEC. E, ALONG THE NORTHWEST LINE OF SAID LOT 3, A DISTANCE OF 200.09 FEET TO A 1/2" IRON ROD SET FOR CORNER IN THE SOUTHWEST LINE OF A 20 FOOT ALLEY;

THENCE S 45 DEG. 00 MIN. 00 SEC. E, ALONG THE SOUTHWEST LINE OF SAID ALLEY, A DISTANCE OF 84.00 FEET TO A 1/2" IRON ROD FOUND FOR CORNER;

THENCE S 46 DEG. 42 MIN. 05 SEC. W, ALONG THE SOUTHEAST LINE OF SAID VENTURA TRACT, A DISTANCE OF 200.09 FEET TO A FLAT IRON FOUND FOR CORNER;

THENCE N 45 DEG. 00 MIN. 00 SEC. W, ALONG THE NORTHEAST R.O.W. OF ELM DRIVE, A DISTANCE OF 84.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.386 ACRES OF LAND, MORE OR LESS.

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

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

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

Date: ~~July 05, 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 JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 30, 2021 and recorded in Document CLERK'S FILE NO. 2021-0041164 real property records of KAUFMAN County, Texas, with ALEX OLEA, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by ALEX OLEA, securing the payment of the indebtednesses in the original principal amount of \$282,686.00, 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, NA, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FLAGSTAR BANK, NA  
5151 CORPORATE DRIVE  
TROY, MI 48098



**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 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, DAVID STOCKMAN, DONNA STOCKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, STOCKMAN FORECLOSURE SERVICES INC., 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 4-13-23 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: 4-13-23

4330 PYRAMID DR  
FORNEY, TX 75126


00000009599234

00000009599234

KAUFMAN

**EXHIBIT "A"**

LOT 9, BLOCK "E"; OF WINDMILL FARMS 4C, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 605 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND RECORDED IN DOCUMENT NO. 2020-0015095, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 APR 13 AM 11:17  
LAUREN 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:** April 6, 2023

**NOTE:** Note described as follows:

**Date:** June 25, 2020  
**Maker:** GEMIKA CROCHETT  
**Payee:** NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING  
successor to original lender  
**Original Principal**  
**Amount:** \$249,399.00

2023 APR 13 AM 9:52  
L. CRAIG HUGHES  
COUNTY CLERK  
BY: [Signature]  
DEPUTY

FILED FOR RECORD  
KAUFMAN CO. TEXAS

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

**Date:** June 25, 2020  
**Grantor:** GEMIKA CROCHETT  
**Trustee:** THOMAS E. BLACK, JR.  
**Beneficiary:** NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING  
successor to original lender  
**Recorded:** INSTRUMENT NO. 2020-0017568, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF KAUFMAN COUNTY, TEXAS.

**LENDER:** NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

**BORROWER:** GEMIKA CROCHETT

**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, OR DAVID GARVIN

Substitute Trustee's Mailing Address:

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

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

~~JULY 5, 2023~~ Wednesday, 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, at THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE LOCATED AT 100 WEST MULBERRY STREET, KAUFMAN, TX 75142 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.

#### **RECITALS**

Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law due to a default in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with 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: June 25, 2020  
Grantor: GEMIKA CROCHETT  
Trustee: THOMAS E. BLACK, JR.  
Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING  
successor to original lender  
Recorded: INSTRUMENT NO. 2020-0017568, WHICH WAS RECORDED IN  
THE REAL PROPERTY RECORDS OF KAUFMAN COUNTY,  
TEXAS.

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

THE PROPERTY LOCATED IN KAUFMAN COUNTY, TEXAS, 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.*

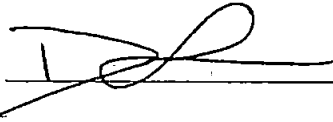
**SUBSTITUTE TRUSTEE:** RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT, JACK BECKMAN, OR DAVID GARVIN

Substitute Trustee's Mailing Address:

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

Each Substitute Trustee is appointed **effective as of April 6, 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:**

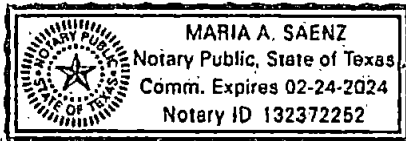
By: 

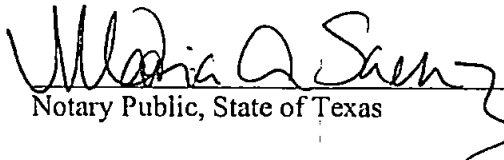
Name: Danika L. Lopez, Attorney for  
NEWREZ, LLC, d/b/a SHELLPOINT  
MORTGAGE SERVICING

THE STATE OF TEXAS       §  
  §  
COUNTY OF DALLAS       §

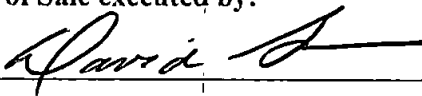
BEFORE ME, the undersigned authority, on this day appeared DANIKA L. LOPEZ, and after being by me duly sworn, stated that he executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on April 6, 2023.



  
Notary Public, State of Texas

Notice of Sale executed by:



Name: David Garvin

Substitute Trustee

**EXHIBIT A**

LOT 4, BLOCK V, WINDMILL FARMS, PHASE 1A, 1B, & 1C, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, SLEEVE 213, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

A

### Notice of Substitute Trustee Sale

RTS 813  
T.S. #: 22-7188

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: 7/5/2023  
Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter.  
The sale will be completed by no later than 1:00 PM  
Place: Kaufman County Courthouse in Kaufman, Texas, at the following location:  
Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142  
OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT,  
PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

Lot 8, Country Corner, Section 2, an Addition in Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 1, Envelope 690, Map/Plat Records of Kaufman County, Texas.

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 10/9/2018 and is recorded in the office of the County Clerk of Kaufman County, Texas, under County Clerk’s File No 2018-0025845, recorded on 10/12/2018, in Book 5832, Page 336, of the Real Property Records of Kaufman County, Texas.  
Property Address: 2320 COUNTY ROAD 319 TERRELL Texas 75161

Trustor(s):	<b>PABLO TERAN AND ANDREA TERAN-MEDINA</b>	Original Beneficiary:	<b>Mortgage Electronic Registration Systems, Inc., as nominee for Town Square Mortgage and Investments Inc. dba Town Square Mortgage., its successors and assigns</b>
Current Beneficiary:	<b>Planet Home Lending, LLC</b>	Loan Servicer:	<b>Planet Home Lending, LLC</b>
Current Substituted Trustees:	<b>Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Brandy Bacon, Jack Beckman, Rick Snoke, Prestige Default Services, LLC</b>		

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

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the

T.S. #: 22-7188

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$179,685.00, executed by PABLO TERAN and ANDREA TERAN-MEDINA, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as nominee for Town Square Mortgage and Investments Inc. dba Town Square Mortgage., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of PABLO TERAN and ANDREA TERAN-MEDINA, HUSBAND AND WIFE to PABLO TERAN AND ANDREA TERAN-MEDINA. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

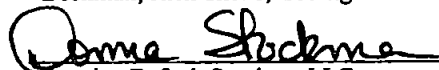
The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of 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 beneficiary:

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

Dated: APR 18 2023

Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Ghy Wiggs, Kathy Arrington, Janet Pinder, Brandy Bacon, Jack Beckman, Rick Snoke, Prestige Default Services, LLC,



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

T.S. #: 22-7188

**AFTER RECORDING, PLEASE RETURN TO:**  
Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 APR 20 AM 8:08  
LAURA HUGHES  
CLERK  
BY: \_\_\_\_\_  
DEPUTY

FILED FOR RECORD  
KAUFMAN CO TEXAS

2023 APR 20 AM 10:29

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**KAUFMAN County**

**Deed of Trust Dated:** January 4, 2022

**Amount:** \$284,648.00

**Grantor(s):** CEDRIC NOBLES and LAKECIA BLUITT

**Original Mortgagee:** GUARANTEED RATE, INC., A DELAWARE CORPORATION

**Current Mortgagee:** LAKEVIEW LOAN SERVICING, LLC


**Mortgagee Servicer and Address:** c/o FLAGSTAR BANK, NATIONAL ASSOCIATION, 5151 Corporate Drive, Troy, MI 48098

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

**Recording Information:** Document No. 2022-0000785

**Legal Description:** LOT 3, TOLOSA RANCH, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, PAGE 718, PLAT RECORDS, KAUFMAN COUNTY, TEXAS

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

**Date of Sale:** July 5, 2023, between the hours of 10:00 AM and 1:00 PM.

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

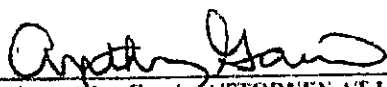
**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the KAUFMAN County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court,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

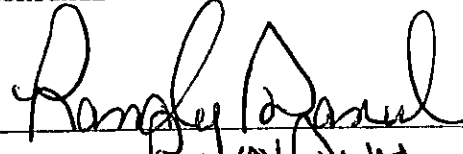
**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, 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: 2023-001717



Printed Name: Randy Daniel  
c/o Auction.com, LLC  
1 Mauchly  
Irvine, California 92618

FILED FOR RECORD  
KAUFMAN CO. TEXAS

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE** 2023 APR 27 AM 8:02

**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. HUGHES  
COUNTY CLERK  
DEPUTY

Matter No.: 111379-TX

Date: April 25, 2023

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: JULIA SOTO JOINED HEREIN PRO FORMA BY MY SPOUSE, ADRIAN SOTO

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

CURRENT MORTGAGEE: MICHIGAN MUTUAL, INC.

MORTGAGE SERVICER: MICHIGAN MUTUAL, INC.

DEED OF TRUST DATED 8/5/2022, RECORDING INFORMATION: Recorded on 8/11/2022, as Instrument No. 2022-0030963 in Book OPR 7762 Page 180

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): BEING A TRACT OF LAND SITUATED IN THE W. FOGLEMAN SURVEY, ABSTRACT NO. 164, CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, AND BEING MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 7/5/2023, 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.

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

MICHIGAN MUTUAL, INC.  
1 Corporate Drive Suite 360,  
Lake Zurich IL 60047

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.: 111379-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 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, JACK BECKMAN, DAVID STOCKMAN, DONNA STOCKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, AUCTION.COM, BRENDA WIGGS, GUY WIGGS, 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

111379-TX

EXHIBIT "A"

Being a tract of land situated in the W. Fogleman Survey, Abstract No. 164, City of Terrell, Kaufman County, Texas, and being part of Lot 4, Block D, of Gordon 2nd Addition, an addition to the City of Terrell, as recorded in Cabinet 1, Envelope 6, of the Plat Records, Kaufman County, Texas, same being part of a tract of land to Sando Homes, LLC, as recorded in Volume 8162, Page 184 of the Deed Records, Kaufman County, Texas, and being more particularly described as follows:

Beginning at a 1/2" iron rod found for corner in the Northeast Right-of-Way line of McCouskey Street (a 50' R.O.W.), said point also being the West corner of Lot 4 and the South corner of Lot 3 of said addition;

Thence, North 45°32'53" East, along the Southeast line of Lot 3 of said addition, a distance of 151.84 feet to a 1/2" iron rod with plastic yellow cap found for corner in the Northerly Southwest line of a tract of land described in a deed to AHL, Builders, LLC, as recorded in Volume 6881, Page 593 of the Deed Records, Kaufman County, Texas;

Thence, South 45°46'51" East, along the Northerly Southwest line of said AHL, Builders, LLC tract, a distance of 50.59 feet to a 1/2" iron rod with plastic yellow cap found for corner in the Northwest Right-of-Way line of Jerry Drive (a variable width R.O.W.) and being the beginning of a curve to the right having a central angle of 0°38'13", a radius of 225.00 feet and a chord which bears South 18°32'30" West a distance of 2.37 feet;

Thence, Southerly, along said Northwest line of Jerry Drive and along said curve to the right, an arc distance of 2.37 feet to a 1/2" iron rod with plastic yellow cap found for corner and being the beginning of a curve to the right having a central angle of 25°58'46", a radius of 175.00 feet and a chord which bears South 31°13'47" West a distance of 78.67 feet;

Thence, Southerly, along the Northwest line of Jerry Drive and along said curve to the right, an arc distance of 79.35 feet to a 1/2" iron rod with plastic yellow cap found for corner;

Thence, South 44°13'08" West, along the Northwest line of Jerry Drive, a distance of 73.01 feet to a 1/2" iron rod set for corner, said point being in the intersection of the Northwest line of Jerry Drive and the Northeast line of McCouskey Street;

Thence, North 45°46'51" West, along the Northeast line of McCouskey Street, a distance of 72.82 feet to the Point of Beginning and containing 10,070 square feet or 0.231 acres of land.

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 10/11/2019  
**Grantor(s):** JOSE CHAVEZ FIERRO; AN UNMARRIED PERSON AND CLAUDIA GARCIA; AN UNMARRIED PERSON  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LOANDEPOT.COM, LLC., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$204,133.00  
**Recording Information:** Book 6185 Page 45 Instrument 2019-0026783  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 4108 PERCH 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:** ~~Wednesday, the 5th day of July, 2023~~  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and 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 FOR RECORD  
KAUFMAN CO TEXAS  
2023 APR 27 PM 1:01  
LAURA A. HUGHES  
COUNTY CLERK  
BY: [Signature]  
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 11, BLOCK F, 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

22TX477-0013  
10730 COUNTY ROAD 4038, SCURRY, TX 75158

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## NOTICE OF FORECLOSURE SALE

**Property:** The Property to be sold is described as follows:  
  
SEE EXHIBIT A

**Security Instrument:** Deed of Trust dated August 31, 2012 and recorded on September 27, 2012 as Instrument Number 2012-0017091 in the real property records of KAUFMAN County, Texas, which contains a power of sale. Correction Instrument recorded October 28, 2022 as Instrument Number 2022-0040405.

**Sale Information:** July 05, 2023, at 11:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court.

**Terms of Sale:** Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

**Obligation Secured:** The Deed of Trust executed by MICHAEL GIBSON AND JULIA M. RECONNU secures the repayment of a Note dated August 31, 2012 in the amount of \$233,313.06. FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2020-1, whose address is c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, is the current mortgagee of the Deed of Trust and Note and Select Portfolio Servicing, Inc. is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

FILED FOR RECORD  
KAUFMAN CO TEXAS

2023 MAY -4 AM 6:56

LAURA A. HUGHES  
COUNTY CLERK

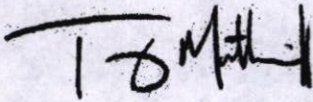
BY:  DEPUTY



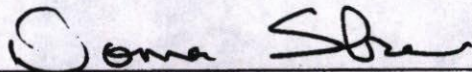
4783387

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.



Miller, George & Suggs, PLLC  
Tracey Midkiff, Attorney at Law  
Jonathan Andring, Attorney at Law  
5601 Democracy Drive, Suite 265  
Plano, TX 75024



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, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Brenda Wiggs, Guy Wiggs, Randy Daniel, Cindy Daniel, Jim O'Bryant, Dustin George  
c/o Miller, George & Suggs, PLLC  
5601 Democracy Drive, Suite 265  
Plano, TX 75024

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 4 day of May, 2023 I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

FILED FOR RECORD  
KAUFMAN CO TEXAS

2023 MAY -4 AM 6:56

LAURA A. HUGHES  
COUNTY CLERK

BY:  DEPUTY

**EXHIBIT A**  
**Legal Description**

BEING ALL OF THAT CERTAIN LOT TRACT OR PARCEL OF LAND LOCATED IN THE A CHERINO SURVEY ABSTRACT NO 81 THE E ENGLISH SURVEY ABSTRACT NO 145 AND THE W BAKER SURVEY ABSTRACT NO 31 KAUFMAN COUNTY TEXAS AND BEING ALL OF LOT 18 AND PART OF LOT 17 OF RICCA HOLLY ADDITION THE PLAT THEREOF BEING RECORDED IN CABINET 1 ENVELOPE 533 OF THE PLAT RECORDS OF KAUFMAN COUNTY TEXAS AND BEING THE SAME TRACT OF LAND DESCRIBED IN DEED FROM CHEYENNE B SMITH TO J L BOWEN AND WIFE BARBARA BOWEN RECORDED IN VOLUME 1632 PAGE 206 OF THE REAL PROPERTY RECORDS OF KAUFMAN SAID LOT TRACTOR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS BEGINNING AT THE WEST CORNER OF LOT 18 THE SOUTH CORNER OF LOT 19 AND IN THE CENTER OF COUNTY ROAD 4038 THENCE N 45 DEGREES 57 28" E (REFERENCE BEARING) ALONG THE COMMON LINE OF LOTS 18 AND 19 PASSING A 5/8" IRON ROD SET AT 30 00 FEET AND CONTINUING A TOTAL DISTANCE OF 631 50 FEET TO A 5/8" IRON ROD SET AT THE NORTH CORNER OF LOT 18 AND THE EAST CORNER OF LOT 19 AND IN THE SOUTHWEST LINE OF THE MANUEL S RIVERO 126 788 ACRE TRACT OF LAND THENCE ALONG THE COMMON LINE OF THIS TRACT AND THE RIVERO TRACT AS FOLLOWS S 44 DEGREES 02 32" E 315 96 FEET TO A 5/8" IRON ROD SET AT THE EAST CORNER OF LOT 18 AND THE NORTH CORNER OF LOT 17 N 45 DEGREES 21 54 E 265 00 FEET TO A FENCE CORNER FOUND S 44 DEGREES 02 32 E 355 00 FEET TO A 5/8" IRON ROD SET IN THE NORTHWESTLINE OF THE JAMES CLINTON PUGH 11 63 ACRE TRACT OF LAND THENCE S 45 DEGREES 21 53 W 572 52 FEET ALONG THE NORTH WEST LINE OF THE PUGH TRACT AND THE NORTHWEST LINE OF THE CAROLYN FERN WHITE 11 13 ACRE TRACT OF LAND TO A 5/8" IRON ROD SET IN THE EAST LINE OF LOT 17 THENCE ALONG THE COMMON LINE OF LOT 17 AND THE WHITE TRACT AS FOLLOWS S 02 DEGREES 22 51' W 502 01 FEET TO A CONCRETE MONUMENT FOUND S 74 DEGREES 00 56 W 66 71 FEET TO A 1/2" IRON ROD FOUND S 01 DEGREES 31 35" W 38 22 FEET TO 5/8" IRON ROD S ET THENCE S 80 DEGREES 04 31" W THROUGH LOT 17 PASSING A 1/2" IRON ROD FOUND AT 298 32 FEET AND CONTINUING A TOTAL DISTANCE OF 329 29 FEET TO A POINT IN THE CENTER OF COUNTY ROAD 4038 THENCE ALONG THE CENTER OF COUNTY ROAD 4038 AS FOLLOWS N 02 DEGREES 23 45" W 399 61 FEET TO THE BEGINING OF A CURVE TO THE LEFT HAVING A CENTRAL ANGLE OF 41 DEGREES 38 41 A RADIUS OF 525 87 FEET AND A CHORD THAT BEARS N 23 DEGREES 13 06" W 373 86 FEET ALONG SAID CURVE TO THE LEFT AN ARC DISTANCE OF 382 22 FEET N 44 DEGREES 02 32 W 182 82 FEET TO THE POINT OF BEGINING AND CONTAINING 16 30 ACRES OF LAND MORE OR LESS OF WHICH 0 67 ACRE LIES WITHIN COUNTY ROAD 4038

FILED FOR RECORD  
KAUFMAN CO TEXAS

2023 MAY -4 AM 6:56

Laura A. Hughes  
County Clerk

BY:  DEPUTY

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2023 MAY -4 PM 12: 56

9145 LONE CYPRESS DRIVE  
FORNEY, TX 75126

LAURADA HUGHES  
COUNTY CLERK

0000009791807

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

BY: BS  
DEPUTY

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

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

Date: July 05, 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 JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

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

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 29, 2018 and recorded in Document CLERK'S FILE NO. 2018-0027432; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 2022-0032706 real property records of KAUFMAN County, Texas, with TASHA WILLIAMS A SINGLE WOMAN AND AARON HALL 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 TASHA WILLIAMS A SINGLE WOMAN AND AARON HALL A SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$265,992.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead 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, DAVID STOCKMAN, DONNA STOCKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, STOCKMAN FORECLOSURE SERVICES INC., 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 5-4-23 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: 5-4-23

9145 LONE CYPRESS DRIVE  
FORNEY, TX 75126

00000009791807

00000009791807

KAUFMAN

**EXHIBIT "A"**

LOT 12 BLOCK A, WINDMILL FARMS - PHASE 5A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 3, SLIDE 354 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

23-108085

**Notice of Substitute Trustee's Sale**

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

<b>Deed of Trust Date:</b> March 5, 2021	<b>Original Mortgagor/Grantor:</b> JORDON ODELL PAYNE AND MICHELLE TION PAYNE
<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> 6870 <b>Page:</b> 290 <b>Instrument No:</b> 2021-0008825	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> LoanCare, LLC	<b>Mortgage Servicer's Address:</b> 3637 Sentara Way, Virginia Beach, Virginia 23452

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 MAY -4 PM 12:49

\* 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 \$284,148.00, executed by JORDON ODELL PAYNE; MICHELLE TION PAYNE and payable to the order of Lender.

**Property Address/Mailing Address:** 4454 STOCKDALE LN, FORNEY, TX 75126

**Legal Description of Property to be Sold:** LOT 13, BLOCK "Y", CLEMENTS RANCH PHASE 4, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 577 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS. APN# 206352.

<b>Date of Sale:</b> July 5, 2023	<b>Earliest time Sale will begin:</b> 10:00 AM
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**Place of sale of Property:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142

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

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, LAKEVIEW LOAN SERVICING, LLC, the owner and holder of the Note, has requested Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uelton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Stockman Foreclosure Services Inc. whose address is 1 Mauchly Irvine, CA 92618 OR Brandy Bacon, Kathy Arrington, Jack



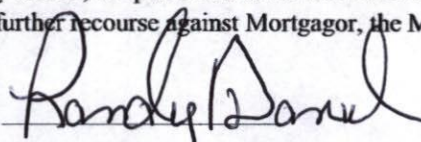
Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, 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, 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, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Stockman Foreclosure Services Inc. whose address is 1 Mauchly Irvine, CA 92618 OR 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 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, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Stockman Foreclosure Services Inc. whose address is 1 Mauchly Irvine, CA 92618 OR 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.



Randy Daniel

SUBSTITUTE TRUSTEE

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, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Stockman Foreclosure Services Inc. OR 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 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> June 22, 2020	<b>Original Mortgagor/Grantor:</b> CHELSEA VILLANUEVA AND JOSHUA GOMEZ
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, ACTING SOLELY AS NOMINEE FOR LAKEVIEW COMMUNITY CAPITAL, LLC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> LAKEVIEW LOAN SERVICING, LLC
<b>Recorded in:</b> <b>Volume:</b> 6472 <b>Page:</b> 562 <b>Instrument No:</b> 2020-0018109	<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 \$150,544.00, executed by CHELSEA VILLANUEVA; JOSHUA GOMEZ and payable to the order of Lender.

**Property Address/Mailing Address:** 5696 MCCLELLAND STREET, FORNEY, TX 75126

**Legal Description of Property to be Sold:** LOT 4, BLOCK A, TRINITY CROSSING NO. 1, A SUBDIVISION LOCATED IN KAUFMAN COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 3, PAGE 456 AND DOCUMENT NO. 2018-0030968 (VOLUME 5887, PAGE 313), OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS..

<b>Date of Sale:</b> July 5, 2023	<b>Earliest time Sale will begin:</b> 10:00 AM
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**Place of sale of Property:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142

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

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, LAKEVIEW LOAN SERVICING, LLC, the owner and holder of the Note, has requested Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1



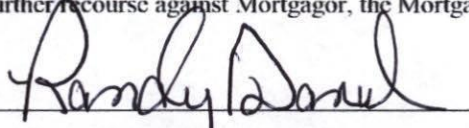
Mauchly Irvine, CA 92618 OR Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address 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, Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1 Mauchly Irvine, CA 92618 OR Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky 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 Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1 Mauchly Irvine, CA 92618 OR Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky 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

Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs R 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

DEPUTY  
BY: \_\_\_\_\_  
LAURA A. HUGHES  
COUNTY CLERK  
2023 MAY 11 AM 10:31  
FILED FOR RECORD  
KAUFMAN CO. TEXAS

## Notice of [Substitute] Trustee Sale

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

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

**Date:** 07/05/2023

**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 THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

**Property Address:** 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**

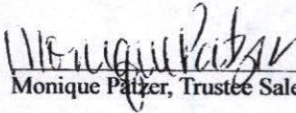
TS No.: 2021-00179-TX  
19-000503-673

### Notice of [Substitute] Trustee Sale

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

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

**Date:** May 9, 2023

  
\_\_\_\_\_  
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.

DEPUTY  
BY: \_\_\_\_\_  
LAURA A. HUGHES  
COUNTY CLERK  
2023 MAY 11 AM 10:31  
FILED FOR RECORD  
KAUFMAN CO. TEXAS

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 07/28/2020  
**Grantor(s):** TERRANCE MARSH, AN UNMARRIED MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST BANK, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$186,558.00  
**Recording Information:** Book 6516 Page 264 Instrument 2020-0021686  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 4027 LIBERTY TRAIL, HEARTLAND, 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:** Wednesday, the 5th day of July, 2023  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and 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.

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 37, BLOCK 2, HEARTLAND TRACT A PHASE 1A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 705, 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 MAY 11 AM 10:31  
LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

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

CONVENTIONAL  
Firm File Number: 13-013123

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on November 18, 2005, JOSE OLVERA AND JOSIE OLVERA, HUSBAND AND WIFE, as Grantor(s), executed a Deed of Trust conveying to THOMAS F. VETTERS, as Trustee, the Real Estate hereinafter described, to NORTHLAND FUNDING GROUP, LLC DBA CAPITAL MORTGAGE SERVICES in payment of a debt therein described. The Deed of Trust was filed in the real property records of KAUFMAN COUNTY, TX and is recorded under Clerk's File/Instrument Number 00026489 Volume 2775, Page 540, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Wednesday, July 5, 2023** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in KAUFMAN COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

BEING LOT 41, BLOCK A OF THE TRAILS OF CHESTNUT MEADOW, PHASE 3B, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 602B, PLAT RECORDS, KAUFMAN COUNTY, TEXAS

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

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

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

SUBSTITUTE TRUSTEE  
Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder,  
Brandy Bacon, Michelle Schwartz, Jamie Dworsky  
4600 Fuller Ave., Suite 400  
Irving, TX 75038

WITNESS MY HAND this day May 4, 2023.



By: \_\_\_\_\_  
H. Gray Burks IV  
Texas Bar # 03418320  
**Ronny George**  
Texas Bar # 24123104  
gburks@logs.com  
rgeorge@logs.com

13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for Deutsche Bank National Trust Company, as  
Trustee, in trust for registered Holders of Long Beach  
Mortgage Loan Trust 2006-1, Asset-Backed Certificates,  
Series 2006-1

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 MAY 11 AM 10:31  
LAURA A. HUGHES  
COUNTY CLERK  
BY: \_\_\_\_\_  
DEPUTY

2264 TORCH LAKE DR  
FORNEY, TX 75126

0000009793563

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

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

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

Date: July 05, 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 JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

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


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

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

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

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

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 MAY 15 AM 10:38  
LAURAN HUGHES  
COUNTY CLERK  
BY:  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 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, DAVID STOCKMAN, DONNA STOCKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, STOCKMAN FORECLOSURE SERVICES INC., 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 Sa*

Israel Saucedo

**Certificate of Posting**

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 5-15-23 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: 5-15-23

2264 TORCH LAKE DR  
FORNEY, TX 75126

00000009793563

00000009793563

KAUFMAN

**EXHIBIT "A"**

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

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2023 MAY 18 AM 7:03

LAURA A. HUGHES  
COUNTY CLERK  
BY: *LS*  
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.: 103573-TX

Date: May 15, 2023

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: SHAUN M. JAMES AND GENESIS JAMES, HUSBAND AND WIFE  
ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS  
BENEFICIARY, AS NOMINEE FOR MID AMERICA MORTGAGE, INC.,  
ITS SUCCESSORS AND ASSIGNS  
CURRENT MORTGAGEE: LOANCARE, LLC  
MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 11/19/2019, RECORDING INFORMATION: Recorded on 11/22/2019, as Instrument No. 2019-0029355 in Book OPR 6213 Page 315

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED WITHIN THE THOMAS SEITZ SURVEY, ABSTRACT NO. 477, KAUFMAN COUNTY, TEXAS, SAME BEING THAT TRACT OF LAND CONVEYED TO CHAD E. HUFF ET UX, JINNY L. HUFF IN VOLUME 3696, PAGE 377, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 7/5/2023, 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.

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

LOANCARE, LLC  
3637 SENTARA WAY  
VIRGINIA BEACH, VA 23452-4262

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

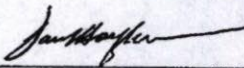


Matter No.: 103573-TX

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 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, JACK BECKMAN, DAVID STOCKMAN, DONNA STOCKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, AUCTION.COM, BRENDA WIGGS, GUY WIGGS, 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  
8880 Rio San Diego Drive, Suite 725  
San Diego, California 92108

**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

FILED FOR RECORD  
KAUFMAN CO TEXAS

2023 MAY 18 AM 7:03

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

103573-TX

**EXHIBIT 'A'**

File No.: **KCT-2201700 (PS)**  
Property: **8464 County Rd. 4076, Scurry, TX 75158**

**ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED WITHIN THE THOMAS SEITZ SURVEY, ABSTRACT NO. 477, KAUFMAN COUNTY, TEXAS, SAME BEING THAT TRACT OF LAND CONVEYED TO CHAD E. HUFF ET UX, JINNY L. HUFF IN VOLUME 3696, PAGE 377, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:**

**BEGINNING AT A CAPPED STEEL ROD FOUND WITHIN A GRAVEL DRIVE, FOR THE SOUTHEAST CORNER OF SAID TRACT;**

**THENCE NORTH 89 DEGREES 05 MINUTES 27 SECONDS WEST, WITH THE NORTH RIGHT-OF-WAY OF COUNTY ROAD NO. 4076, 459.40 FEET TO A 1/2 INCH STEEL ROD SET AND CAPPED "VOGT 5248" FOR CORNER;**

**THENCE NORTH 00 DEGREES 37 MINUTES 59 SECONDS EAST, 1902.59 FEET TO A 1/2 INCH STEEL ROD FOUND FOR CORNER;**

**THENCE SOUTH 88 DEGREES 11 MINUTES 14 SECONDS EAST, 458.14 FEET TO A CAPPED STEEL ROD FOUND FOR CORNER;**

**THENCE SOUTH 00 DEGREES 35 MINUTES 31 SECONDS WEST, 1895.37 FEET TO THE POINT OF BEGINNING AND CONTAINING 20.00 ACRES OF LAND.**

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

**A.P.N. 54545**

FILED FOR RECORD  
KAUFMAN CO TEXAS

2023 MAY 18 AM 7:03

LAURA A. HUGHES  
COUNTY CLERK

BY: 

A

23TX935-0233  
14826 COUNTY ROAD 4060, SCURRY, TX 75158

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**NOTICE OF FORECLOSURE SALE**

**Property:** The Property to be sold is described as follows:  
SEE EXHIBIT A


**Security Instrument:** Deed of Trust dated April 26, 2017 and recorded on January 19, 2018 Book 5564 Page 420 as Instrument Number 2018-0001348 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

**Sale Information:** July 05, 2023, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court.

**Terms of Sale:** Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

**Obligation Secured:** The Deed of Trust executed by BLAKE DELORD AND KELLIE DELORD secures the repayment of a Note dated April 26, 2017 in the amount of \$163,775.00. NATIONSTAR MORTGAGE LLC, whose address is c/o Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019, is the current mortgagee of the Deed of Trust and Note and Nationstar Mortgage LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

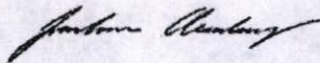
FILED FOR RECORD  
KAUFMAN CO TEXAS  
2023 MAY 25 AM 8:45  
LAURA A. HUGHES  
COUNTY CLERK  
BY:  CLERK



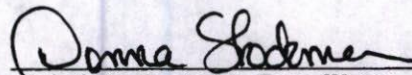
4786073

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.



Miller, George & Suggs, PLLC  
Tracey Midkiff, Attorney at Law  
Jonathan Andring, Attorney at Law  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024



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, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Brenda Wiggs, Guy Wiggs, Randy Daniel, Cindy Daniel, Jim O'Bryant, Dustin George  
c/o Miller, George & Suggs, PLLC  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024

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).

FILED FOR RECORD  
KAUFMAN CO TEXAS

2023 MAY 25 AM 8:45

LAURA A. HUGHES  
COUNTY CLERK

BY:  DEBBY

FILED FOR RECORD  
KAUFMAN CO TEXAS

2023 MAY 25 AM 8:45

LAURA A. HUGHES  
COUNTY CLERK

BY: 

### Exhibit A

#### LEGAL DESCRIPTION

The following described property:

Situated in the State of Texas and the County of Kaufman, being part of the John Pyle Survey, Abstract No. 372, being part of a called 25.186 acre tract of land conveyed to Lester Lee Garrett and wife, Carole Ann Garrett by deed recorded in Volume 489, Page 1252 of the Deed Records, Kaufman County, Texas, being all of the tract of land conveyed to the Federal National Mortgage Association by deed recorded in Volume 2616, Page 17 of the Deed Records of Kaufman County, Texas and these premises being more particularly described as follows:

Beginning at a 3/8 inch iron rod found in the approximate centerline of County Road 4060, marking the northwest corner of the remainder of said Garrett tract and the northeast corner of said premises;

Thence with the west line of said remainder and the east line of said premises, South 01 degree 56' 53" East, passing a 1/2 inch iron rod found at 22.64 feet and continuing for a total distance of 836.69 feet to a 3/8 inch iron rod found, in the north line of said Clagg tract marking the southwest corner of said Garrett remainder tract and the southeast corner of said premises;

Thence with the north line of said Clagg tract and the south line of said premises, South 89 degrees 57' 36" West, 577.93 feet to a 1 inch iron pipe found in the east line of Oak Trail Estates, an addition in Kaufman County, Texas, according to the plat thereof recorded in Cabinet 1, Slide 712 of the Plat Records of Kaufman County, Texas marking the northwest corner of said Clagg tract and the southwest corner of said premises;

Thence with the east line of said Oak Trail Estates and the west line of said premises, North 01 degree 17' 49" West 380.62 feet to a 60D nail found marking the southwest corner of a tract of land conveyed to Michael D. Smith and wife, Debra A. Smith Taylor by deed recorded in Volume 1194, Page 799 of the Deed Records of Kaufman County, Texas and the most westerly northwest corner of said premises;

Thence with the south line of said Smith tract and the north line of said premises, North 88 degrees 59' 01" East, 399.65 feet to a 3/8 inch iron rod found marking the southeast corner of said Smith tract and an ell of said premises;

Thence with the east line of said Smith tract and the west line of said premises, North 01 degree 14' 50" West 493.72 feet to a 3/8 inch iron rod in the approximate centerline of said County Road 4060, marking the northeast corner of said Smith tract and the northwest corner of said premises;

Thence with said Road and the north line of said premises, South 75 degrees 14' 06" East, 175.04 feet to the Point of Beginning and containing 6.94 acres of land, more or less.

NOTE: The Company does not represent that the above acreage or square footage calculations are correct.

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 01/31/2006  
**Grantor(s):** MEMORY L WORTHAM AND HUSBAND, JAYSON L WORTHAM  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR ASPIRE FINANCIAL, INC. DBA TEXASLENDING.COM, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$86,400.00  
**Recording Information:** Book 2824 Page 358 Instrument 00003635  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 324 TRINITY STREET, 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:** THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC3  
**Mortgage Servicer:** Shellpoint Mortgage Servicing  
**Current Beneficiary:** THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC3  
**Mortgage Servicer Address:** 55 Beattie Place, Suite 110, Greenville, SC 29601

**SALE INFORMATION:**

**Date of Sale:** Wednesday, the 5th day of July, 2023  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and 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, 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. 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, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

FILED FOR RECORD  
KAUFMAN CO TEXAS

2023 MAY 25 AM 9:58

LAURA A. HUGHES  
COUNTY CLERK

BY: 

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):** 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, 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 A TRACT OF LAND SITUATED IN THE JOHN GREGG SURVEY, ABSTRACT NO. 171, IN THE TOWN OF FORNEY, KAUFMAN COUNTY, TEXAS, AND BEING PART OF BLOCK J, REVISED MAP OF THE TOWN OF FORNEY AND BEING THE SAME TRACT AS RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEAST LINE OF TRINITY AVENUE, SAID POINT BEING THE SOUTH CORNER OF SAID TRACT RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS, KAUFMAN COUNTY, TEXAS, A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, N. 46 DEG. 03 MIN. 46 SEC. W., ALONG THE NORTHEAST LINE OF TRINITY AVENUE, A DISTANCE OF 229.93 FEET TO A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, N. 39 DEG. 46 MIN. 04 SEC. E., LEAVING THE NORTHEAST LINE OF TRINITY AVENUE, A DISTANCE OF 210.15 FEET TO A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, N. 46 DEG. 03 MIN. 46 SEC. W., A DISTANCE OF 60.00 FEET TO A 1/2" IRON STAKE SET FOR CORNER;

THENCE, N. 39 DEG. 30 MIN. 50 SEC. E., A DISTANCE OF 347.21 FEET TO A POINT ON THE SOUTHWEST LINE OF THE TEXAS & PACIFIC RAILROAD RIGHT-OF-WAY, A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, S. 40 DEG. 32 MIN. 24 SEC. E., ALONG THE SOUTHWEST LINE OF THE TEXAS & PACIFIC RAILROAD RIGHT-OF-WAY, A DISTANCE OF 297.09 FEET TO A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, S. 40 DEG. 00 MIN. W., LEAVING THE SOUTHWEST LINE OF THE TEXAS & PACIFIC RAILROAD RIGHT-OF-WAY, A DISTANCE OF 528.42 FEET TO THE PLACE OF BEGINNING, AND CONTAINING 3.335 ACRES OF LAND.

SAVE AND EXCEPT:

PARCEL A:

BEING A TRACT OF LAND SITUATED IN THE JOHN GREGG SURVEY, ABSTRACT NO. 171, IN THE TOWN OF FORNEY, KAUFMAN COUNTY, TEXAS, AND BEING PART OF BLOCK J, REVISED MAP OF THE TOWN OF FORNEY AND BEING THE SAME TRACT AS RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEAST LINE OF TRINITY AVENUE, SAID POINT BEING THE SOUTH CORNER OF SAID TRACT RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, A 1/2" IRON ROD FOUND FOR CORNER;

THENCE, NORTH 46 DEGREES 03 MINUTES 46 SECONDS WEST, ALONG THE NORTHEAST LINE OF TRINITY AVENUE, A DISTANCE OF 86.50 FEET TO AN IRON ROD FOR CORNER;

THENCE, NORTH 39 DEGREES 42 MINUTES 53 SECONDS EAST, A DISTANCE OF 163 FEET TO AN IRON ROD

FOR CORNER;

THENCE, SOUTH 49 DEGREES 25 MINUTES 18 SECONDS EAST, A DISTANCE OF 86.11 FEET TO AN IRON ROD FOR CORNER;

THENCE, SOUTH 40 DEGREES 00 MINUTES WEST, A DISTANCE OF 168 FEET TO THE PLACE OF BEGINNING, AND CONTAINING 14,181.835 SQUARE FEET OR 0.32557 ACRES OF LAND.

PARCEL B:

BEING A TRACT OF LAND SITUATED IN THE JOHN GREGG SURVEY, ABSTRACT NO. 171, IN THE TOWN OF FORNEY, KAUFMAN COUNTY, TEXAS, AND BEING PART OF BLOCK J, REVISED MAP OF THE TOWN OF FORNEY, AND BEING PART OF THE SAME TRACT AS RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEAST LINE OF TRINITY AVENUE, SAID POINT BEING THE MOST SOUTHERLY SOUTHWEST CORNER OF SAID TRACT RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS, KAUFMAN COUNTY, TEXAS, A POINT FOR CORNER;

THENCE, N. 39 DEG. 46 MIN. 04 SEC. E., A DISTANCE OF 210.39 FEET TO A POINT FOR CORNER;

THENCE, S. 50 DEG. 13 MIN. 56 SEC. E., A DISTANCE OF 101.73 FEET TO A POINT FOR CORNER;

THENCE, S. 39 DEG. 46 MIN. 04 SEC. W., A DISTANCE OF 211.81 FEET TO A POINT ON THE NORTHEAST LINE OF TRINITY AVENUE, A POINT FOR CORNER;

THENCE, N. 46 DEG. 03 MIN. 46 SEC. W., ALONG THE NORTHEAST LINE OF TRINITY AVENUE, A DISTANCE OF 102.00 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.500 ACRES OF LAND.

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

COPY

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.”**

Date: May 22, 2023

CONTRACT FOR DEED:

DATE: October 29, 2017

BUYER: Manuel De Jesus Botello and Christopher Gomez Canales

SELLER: Dresco Investments, Inc.

COUNTY WHERE PROPERTY IS LOCATED: Kaufman

PROPERTY: Covering Lot 5, Rosewood Farms, Kaufman County, Texas, account #18302, described by metes and bounds on Exhibit “A” attached hereto and incorporated herein by reference.

HOLDER: Dresco Investments, Inc.  
P.O. Box 490069  
Key Biscayne, Florida 33149

TRUSTEE: Robert J. Rockett or Cathyrine L. Rockett

SENDER OF NOTICE: Robert J. Rockett  
307 W. 7th Street #1719  
Fort Worth, Texas 76102-5114

DATE OF SALE (first Tuesday of month): July 5, 2023

EARLIEST TIME OF SALE OF PROPERTY: 10:00 a.m.

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

Default has occurred in the Contract for Deed. Buyer has failed to cure the default after notice, and the period to cure has expired. Seller, the owner and holder of the Contract for Deed,

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 Contract for Deed. 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*

Robert J. Rockett, Trustee

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 MAY 25 PM 4:00  
LAURA A. LUGHES  
COUNTY CLERK  
BY: *[Signature]*  
DEPUTY

2023 MAY 26 AM 7:03

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:   
DEPUTY

1. Date, Time and Place of Sale.

**Date:** 07/05/2023

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

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

**Property Address:** 9196 ABNER ROAD, TERRELL, TX 75160

**2. Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust. Any conveyance of the property is subject to all matters of record affecting the property.

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 01/23/2006 and recorded 02/03/2006 in Book OR 2817 Page 298 Document 00002676, real property records of Kaufman County, Texas, with **EDMUND MORROW AND SPOUSE, SHARONDA MORROW** grantor(s) and **NOVASTAR MORTGAGE, INC.** as Lender, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** as Beneficiary.

**4. Appointment of Substitute Trustee:** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint **AVT Title Services, LLC**, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **EDMUND MORROW AND SPOUSE, SHARONDA MORROW**, securing the payment of the indebtedness in the original principal amount of **\$209,000.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK AS SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, N.A. AS INDENTURE TRUSTEE FOR NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2006-1, NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-1** is the current mortgagee of the note and deed of trust or contract lien.

TS No.: 2023-00633-TX  
23-000309-673

### Notice of [Substitute] Trustee Sale

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

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

**Lot 1R, REPLAT OF LOT 1 AND LOT 2 OF THE HIGHLANDS AT OAK RIDGE, an Addition to the City of Oak Ridge, Kaufman County, Texas, according to the plat thereof recorded in Cabinet Z, Envelope 687, 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**

FILED FOR RECORD  
KAUFMAN CO TEXAS

2023 MAY 26 AM 7:03

LAURA A. HUGHES  
COUNTY CLERK

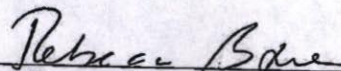
BY:  \_\_\_\_\_  
DEPUTY

**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: May 24, 2023

  
\_\_\_\_\_  
Rebecca Browne, Trustee Sale Assistant

Camisha Scott, Iman Walcott, Tanesha Humphrey, Claire Buxton, Glenda Hamilton, Rebecca Browne – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

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.

FILED FOR RECORD  
KAUFMAN CO TEXAS

2023 MAY 26 AM 7:03

LAURA A. HUGHES  
COUNTY CLERK  
BY:  DEPUTY

2227 ROTHBURY DR  
FORNEY, TX 75126

00000009756198

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

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

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

Date: July 05, 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 JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated January 27, 2022 and recorded in Document CLERK'S FILE NO. 2022-0004342 real property records of KAUFMAN County, Texas, with JAYDON LAMONT MICKENS A SINGLE PERSON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by JAYDON LAMONT MICKENS A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$420,149.00, 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, NA, as Mortgage Servicer, is representing the current mortgagee, whose address is:

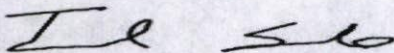
c/o FLAGSTAR BANK, NA  
5151 CORPORATE DRIVE  
TROY, MI 48098

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2023 MAY 26 PM 1:05  
LAURA A. HUGHES  
COUNTY CLERK  
BY:  CREDIT



**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 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, DAVID STOCKMAN, DONNA STOCKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, STOCKMAN FORECLOSURE SERVICES INC., 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 \_\_\_\_\_, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on \_\_\_\_\_ 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: \_\_\_\_\_

Date: \_\_\_\_\_

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2023 MAY 26 PM 1:05  
LAURA A. HUGHES  
COUNTY CLERK  
BY:  DEPUTY

2227 ROTHBURY DR  
FORNEY, TX 75126

0000009756198

0000009756198

KAUFMAN

**EXHIBIT "A"**

LOT 19, BLOCK 37, DEVONSHIRE VILLAGE, 13A, AN ADDITION TO THE CITY OF DALLAS ETJ, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 682, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2023 MAY 26 PM 1:05  
LAURA A. HUGHES  
COUNTY CLERK  
BY: *[Signature]*  
REC'D BY

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**KAUFMAN County**

**Deed of Trust Dated:** March 28, 2023

**Amount:** \$129,592.00

**Grantor(s):** LONNIE MATTHEWS

**Original Mortgagee:** DHI MORTGAGE COMPANY LTD

**Current Mortgagee:** LAKEVIEW LOAN SERVICING, LLC

**Mortgagee Servicer and Address:** c/o FLAGSTAR BANK, NATIONAL ASSOCIATION, 5151 Corporate Drive, Troy, MI 48098

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

**Recording Information:** Document No. 2008-00006513

**Legal Description:** LOT 47, BLOCK 12, HEARTLAND TRACT A PHASE 2A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2, PAGE 757 AND AMENDED IN VOLUME 2, PAGE 778, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

**Date of Sale:** July 5, 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.

MATTHEW HANSEN OR BRUCE MILLER, DAVID RAY, THOMAS LESTER, ASHLEE LUNA, KINNEY LESTER, RAMIRO CUEVAS, TERRY WATERS, JOSHUA SANDERS, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, CONRAD WALLACE, CINDY DANIEL, JIM O'BRYANT, RANDY DANIEL, BRENDA WIGGS, GUY WIGGS, DENISE BOERNER, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, JACK BECKMAN, KATHY ARRINGTON, 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.

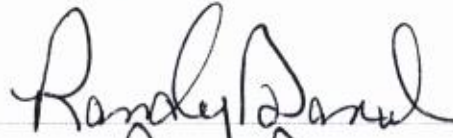
A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member 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 Abu Garcia, ATTORNEY AT LAW

HUGHES, WATTERS & ASKANASE, L.L.P.  
1201 Louisiana, SUITE 2800  
Houston, Texas 77002  
Reference: 2023-002295



Printed Name: Randy Daniel

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

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2023 JUN -1 AM 11:31  
LAURA A. HUGHES  
COUNTY CLERK  
BY:  CLERK

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

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

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

**Date:** 07/05/2023

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

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 5, 2000 and recorded in the real property records of Kaufman County, TX and is recorded under Clerk's Book 1517, Page 0208 with Lane Underwood (grantor(s)) and American Home Loans mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Lane Underwood, securing the payment of the indebtedness in the original amount of \$78,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Nationstar Mortgage LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT 37, OAK HILL ESTATES, II AS RECORDED IN CABINET 1, ENVELOPE 668, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD  
KAUFMAN CO TEXAS

2023 JUN -1 AM 11:31

LAURA A. HUGHES  
COUNTY CLERK

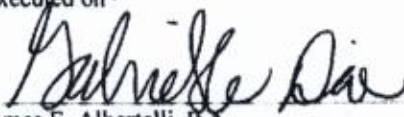
BY:  DEPUTY


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

Nationstar Mortgage LLC  
8950 Cypress Waters Blvd  
Coppell, TX 75019

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Larissa Brito de Senna, Esq or Gabrielle Davis, Esq OR 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 AUCTION.COM OR Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Useton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Stockman Foreclosure Services Inc., whose address is 1 Mauchly, Irvine, CA 92618, 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.**

5/25/2023  
Executed on  
  
James E. Albertelli, P.A.  
Candance M. Sissac, Esq.  
Gabrielle Davis, Esq.  
2201 W. Royal Ln, Suite 200  
Irving, TX 75063

5-31-23  
Executed on  
  
SUBSTITUTE TRUSTEE  
Agency Sales & Posting  
Brandy Bacon, Kathy Arrington, Jack Beckman,  
Brenda Wiggs, Guy Wiggs, David Stockman, Donna  
Stockman, Janet Pinder, Brandy Bacon, Michelle  
Schwartz, Jamie Dworsky  
1320 Greenway Drive, Suite 300  
Irving, TX 75038

**CERTIFICATE OF POSTING**

My name is \_\_\_\_\_, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on \_\_\_\_\_. 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: \_\_\_\_\_  
Date: \_\_\_\_\_

# COPY

## 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.”**

Date: June 1, 2023

### CONTRACT FOR DEED:

DATE: January 7, 2017

BUYER: Jason Crocker and Jaylena Dunn

SELLER: Avina Properties, LLC

COUNTY WHERE PROPERTY IS LOCATED: Kaufman

PROPERTY: Covering Lot 9, Quail Hollow, Kaufman County, Texas, account 17861

HOLDER: Avina Properties, LLC  
P.O. Box 490069  
Key Biscayne, Florida 33149

TRUSTEE: Robert J. Rockett or Cathyrine L. Rockett

SENDER OF NOTICE: Robert J. Rockett  
307 W. 7th Street #1719  
Fort Worth, Texas 76102-5114

DATE OF SALE (first Tuesday of month): July 5, 2023

EARLIEST TIME OF SALE OF PROPERTY: 10:00 a.m.

PLACE OF SALE OF PROPERTY: Front steps of the Kaufman County Justice Center located at 1902 US Highway 175 Kaufman Texas 75142 or the area designated by the Kaufman County Commissioners Court where sales are to take place.

Default has occurred in the Contract for Deed. Buyer has failed to cure the default after notice, and the period to cure has expired. Seller, the owner and holder of the Contract for Deed, 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 Contract for Deed. 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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JUN -6 PM 2:43  
LAURA A. HUGHES  
COUNTY CLERK  
BY:  DEPUTY

FILED FOR RECORD  
KAUFMAN CO TEXAS

2023 JUN -8 AM 11:40

LAURA A. HUGHES  
COUNTY CLERK

BY: ROS  
DEPUTY

WHEN RECORDED MAIL TO:

**The Secretary of Housing and Urban  
Development  
451 7th Street S.W.  
Washington, DC 20410**

APN: 50257

---

**NOTICE OF DEFAULT AND FORECLOSURE SALE**

WHEREAS, on January 15, 2009, a certain Mortgage Deed of Trust in the amount of \$112,500.00 was executed by JAMES R. MCANALLY AND BARBARA A. MCANALLY as trustors in favor of GENERATION MORTGAGE COMPANY as beneficiary, and was recorded on January 26, 2009, as Instrument No. 2009-00001315, in Book 3526, Page 435, in the Office of the Recorder of KAUFMAN COUNTY, Texas; and

WHEREAS, the Mortgage Deed of Trust was insured by the United States Secretary of Housing and Urban Development ("Secretary" or "HUD") pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the beneficial interest in the Mortgage Deed of Trust is now owned by the Secretary of Housing and Urban Development, pursuant to the following assignment:

Corporate Assignment of Deed of Trust from NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY in favor of THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT dated November 28, 2018, recorded on November 28, 2018, as Instrument No. 2018-0029424, in Book 5870, Page 189, in the office of the Recorder of KAUFMAN COUNTY, Texas; and

WHEREAS, the entire amount delinquent as of April 26, 2023 is \$109,446.00; and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage Deed of Trust to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single-Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B (the "Act"), and by the Secretary's designation of me as Foreclosure Commissioner, which is recorded herewith,

NOTICE IS HEREBY GIVEN that on **July 5, 2023, between 10:00 AM and 1:00 PM** local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

**LEGAL DESCRIPTION:**

LOT 19, OF YELLOW ROCK RIDGE SUBDIVISION, AN ADDITION TO, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOP 262, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Purportedly known as: 1242 YELLOW ROCK RIDGE, TERRELL, TX 75161

The sale, which will begin at the earliest time stated above or within three hours after that time, will be held at: **The Front Steps Of Kaufman County Courthouse Or As Designated By The County Commissioner's Office.**

Per the Secretary, the estimated opening bid will be **\$109,446.00**. There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his pro rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders, except the Secretary, must submit a deposit totaling ten percent (10%) of the Secretary's estimated bid amount in the form of a certified check or cashier's check made payable to the **Secretary of Housing and Urban Development**. Ten percent of the estimated bid amount for this sale is \$10,945.00. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$10,945.00 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount must be delivered in the form of a certified or cashier's check made payable to **Nemovi Law Group, APC**. We will accept certified or cashier's checks made payable to the bidder and endorsed to Nemovi Law Group, APC if accompanied by a **notarized power of attorney or other notarized authorization** authorizing Nemovi Law Group, APC to deposit the check into the firm's trust account on behalf of the Secretary of Housing and Urban Development. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of: \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the Foreclosure Commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this Notice of Default and Foreclosure Sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary, before public auction of the property is completed.

The amount that must be paid if the Mortgage Deed of Trust is to be reinstated prior to the scheduled sale is based on the nature of the breach, this loan is not subject to reinstatement. A total payoff is required to

cancel the foreclosure sale, or the breach must otherwise be cured, if applicable. A description of the default is as follows: **A BORROWER DIES AND THE PROPERTY IS NOT THE PRINCIPAL RESIDENCE OF AT LEAST ONE SURVIVING BORROWER.**

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

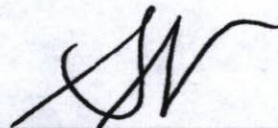
The sale date shown on this Notice of Default and Foreclosure Sale may be postponed one or more times by the Secretary, the Foreclosure Commissioner or a court. **For Sales Information please call (916) 939-0772 or visit the website [www.nationwideposting.com](http://www.nationwideposting.com) using the file number assigned to this case FC# 8300.00021.** Your ability to obtain sales information by Internet Website or phone is provided as a courtesy to those not present at the sale and neither Nemovi Law Group, APC nor the website host makes any representations or warranties as to the accuracy or correctness of the information provided thereby. Nemovi Law Group, APC and its agents do not assume any responsibility for reliance on any information received by telephone or website. **THIS INFORMATION IS SUBJECT TO CHANGE AT ANY TIME.** It will be necessary for you to attend all sales in order to obtain the most current information. Neither Nemovi Law Group, APC nor its agents will be liable for any loss you may sustain in using or receiving any information obtained online or by phone.

**NOTICE TO MEMBERS OF THE ARMED FORCES**

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

Date: 5/12/2023

NEMOVI LAW GROUP, APC  
Foreclosure Commissioner  
2173 Salk Ave., Suite 250  
Carlsbad, CA 92008  
Phone: (866) 454-7742  
Sales Info: (916) 939-0772

By:   
Genail M. Nemovi

**ACKNOWLEDGMENT**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California )  
County of San Diego )

On 05/12/2023, before me, Nusa Cortez, a Notary Public, personally appeared Genail Nemovi, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature Nusa C.



**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**  
Fort Worth Regional Office, Region VI  
Office of Regional Counsel  
307 W 7<sup>th</sup> Street, Ste. 1000  
Fort Worth, TX 76102  
Phone: 817-978-5987 FAX: 817-978-5563

August 2, 2021

**FORECLOSURE COMMISSIONER DESIGNATION**

To: **Genail M. Nemovi**  
Nemovi Law Group, APC  
2173 Salk Avenue, Ste. 250  
Carlsbad, CA 92008

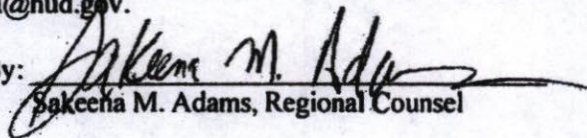
Pursuant to Section 805 of the Single Family Mortgage Foreclosure Act of 1994 (the "Act"), and the Delegation of Authority published in 76 FR 42466 on July 18, 2011, you are hereby designated as a Foreclosure Commissioner to act on behalf of the Secretary of Housing and Urban Development to conduct nonjudicial foreclosures in the State of Texas of the mortgages that may be referred to you by the Department of Housing and Urban Development ("HUD") including cases under Title I, Title II, and Section 312. A copy of the Act, as codified at 12 U.S.C. §§ 3751-3768 and the federal regulations (24 CFR 27, Subpart B, the "Regulations") applicable to your designation are available online through the Government Printing Office website. Foreclosures HUD refers to you are to be conducted pursuant to the Act, the Regulations, and the instructions that HUD will give to you at the time of referral.

HUD will pay you a commission for a completed foreclosure of \$1,350.00 (a "Commission"). HUD will pay you a percentage of the Commission for cases that HUD withdraws, based on the following:

- 20% of Commission for work completed if withdrawn prior to "service" of Notice of Foreclosure and Sale
- 80% of Commission for work completed if withdrawn after "service" of Notice of Foreclosure and Sale but prior to foreclosure sale, including the start of publication, or posting if required.

As a Foreclosure Commissioner, you are a fiduciary of the Secretary and not an employee of the Department of Housing and Urban Development or of the Federal Government. You will be responsible for your actions as any other fiduciary.

This designation is effective immediately and may be revoked by HUD with or without cause pursuant to the Act. An original and two copies of this Designation are enclosed. Please sign and date them, providing your Tax Identification or Social Security Number, and return one copy to Sakeena M. Adams at 307 W 7<sup>th</sup> Street, Ste 1000, Fort Worth, TX 76102 and send a scanned copy to SF.Designations.RegionVI@hud.gov.

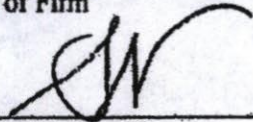
By:   
Sakeena M. Adams, Regional Counsel

**ACCEPTANCE OF DESIGNATION**

I, NEMOVI LAW GROUP, APC, hereby accept designation as a Foreclosure Commissioner and agree to abide by the provisions of my appointment, the Act referred to above, the regulations, and the Instructions as provided to me by HUD.

8/4/2021  
Date

NEMOVI LAW GROUP, APC  
Name of Firm

By:   
Genail M. Nemovi

[REDACTED]  
Tax I.D. or Social Security No.

**ACKNOWLEDGEMENT**

~~State of \_\_\_\_\_ )  
[County/Parrish] of \_\_\_\_\_ )  
This instrument was acknowledged before me on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_,  
by \_\_\_\_\_.  
\_\_\_\_\_  
Notary Public~~

**SEE ATTACHED ACKNOWLEDGMENT**

### ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of San Diego

On Aug. 4, 2021 before me, Cathy J. Boone  
(insert name and title of the officer)

personally appeared Genail M. Nemovi  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/~~she~~ they executed the same in his/~~her~~ their authorized capacity(ies), and that by his/~~her~~ their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Cathy J. Boone (Seal)



#2023-0013276  
Filed for Record in Kaufman County TX  
05/16/2023 10:13:49 AM

Foreclosure Commissioner Designation - Texas

Kaufman County  
Laura Hughes  
County Clerk

Instrument Number: 2023-0013276

Billable Pages: 7  
Number of Pages: 8

FILED AND RECORDED - REAL RECORDS	CLERKS COMMENTS
<p><b>On:</b> 05/16/2023 at 10:13 AM</p> <p><b>Document Number:</b> <u>2023-0013276</u></p> <p><b>Receipt No:</b> <u>23-12485</u></p> <p><b>Amount:</b> \$ <u>50.00</u></p> <p><b>Vol/Pg:</b> <u>V:8083 P:58</u></p>	<p>E-RECORDING</p>



STATE OF TEXAS  
COUNTY OF KAUFMAN

I hereby certify that this instrument was filed on the date and time stamped hereon by me and was duly recorded in the Official Public Records of Kaufman County, Texas.

*Laura A. Hughes*

Laura Hughes, County Clerk

Recorded By: Maribel Vazquez, Deputy

**ANY PROVISION HEREIN WHICH RESTRICTS THE SALE, RENTAL, OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR OR RACE IS INVALID AND UNENFORCEABLE UNDER FEDERAL LAW.**

**Record and Return To:**

FIRST AMERICAN TITLE INSURANCE COMPANY  
3 FIRST AMERICAN WAY  
SANTA ANA, CA 92707-5913



**ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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 JUN 12 AM 8:40

LAURA A. HUBBES  
COUNTY CLERK

BY

*MV*  
DEPUTY

#### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, LASHAWN R. CABALLERO, AN UNMARRIED WOMAN delivered that one certain Deed of Trust dated DECEMBER 30, 2019, which is recorded in INSTRUMENT NO. 20200000193 of the real property records of KAUFMAN County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$206,775.00 payable to the order of PULTE MORTGAGE LLC, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

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

WHEREAS, GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

NOTICE IS HEREBY GIVEN that on Tuesday, JULY 5, 2023, beginning at 11:00 AM, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT 11, BLOCK C OF TRAVIS RANCH PHASE 2D, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS,  
ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 3, SLEEVE 486, PLAT RECORDS,  
KAUFMAN COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of KAUFMAN County, Texas, for such sales (OR AT FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER, LOCATED AT 1902 US HIGHWAY 175).

NOTICE IS FURTHER GIVEN that the address of GATEWAY MORTGAGE, the Mortgagee or Mortgage Servicer, is P.O. BOX 1580, JENKS, OK 74037. Pursuant to the Texas Property Code, the Mortgagee or Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 208, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale. If the sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagee, the mortgage, or the substitute trustee.

Dated: JUNE 12, 2023.

  
SUBSTITUTE TRUSTEE(S)

MICHAEL J. SCHROEDER OR BRANDY BACON OR  
KATHY ARRINGTON OR JACK BECKMAN OR  
BRENDA WIGGS OR GUY WIGGS OR DAVID  
STOCKMAN OR DONNA STOCKMAN OR JANET  
PINDER OR MICHELLE SCHWARTZ OR JAMIE  
DWORSKY

FILE NO.: GMS-2629  
PROPERTY: 1053 SPOFFORD DRIVE  
FORNEY, TEXAS 75126

LASHAWN R. CABALLERO

NOTICE SENT BY:  
MICHAEL J. SCHROEDER  
3610 NORTH JOSEY LANE, SUITE 208  
CARROLLTON, TEXAS 75007  
Tel: (972) 394-3086  
Fax: (972) 394-1263

**ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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 JUN 12 AM 8:40

LAURA A. HUGHES  
COUNTY CLERK

44-  
mv

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, ALEXIS WASHINGTON, A SINGLE WOMAN delivered that one certain Deed of Trust dated FEBRUARY 25, 2020, which is recorded in INSTRUMENT NO.: 2020-0005783 of the real property records of KAUFMAN County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$201,286.00 payable to the order of AMCAP MORTGAGE, LTD, DBA GOLD FINANCIAL SERVICES, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

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

WHEREAS, GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

NOTICE IS HEREBY GIVEN that on Tuesday, JULY 5, 2023, beginning at 11:00 AM, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT 53, BLOCK 12, HEARTLAND TRACT A PHASE 2A, AN ADDITION TO KAUFMAN COUNTY, TEXAS,  
ACCORDING TO THE AMENDED PLAT RECORDED IN CABINET 2, ENVELOPE 778, MAP/PLAT RECORDS,  
KAUFMAN COUNTY, TEXAS.

The sale will occur at that area designated by the Commissioners Court of KAUFMAN County, Texas, for such sales (OR AT THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER, LOCATED AT 1902 US HIGHWAY 175).

NOTICE IS FURTHER GIVEN that the address of GATEWAY MORTGAGE, the Mortgagee or Mortgage Servicer, is P.O. BOX 1580, JENKS, OK 74037. Pursuant to the Texas Property Code, the Mortgagee or Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale. If the sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: JUNE 12, 2023.

  
SUBSTITUTE TRUSTEE(S)

MICHAEL J. SCHROEDER OR BRANDY BACON OR  
KATHY ARRINGTON OR JACK BECKMAN OR  
BRENDA WIGGS OR GUY WIGGS OR DAVID  
STOCKMAN OR DONNA STOCKMAN OR JANET  
PINDER OR MICHELLE SCHWARTZ OR JAMIE  
DWORSKY

FILE NO.: GMG-2888  
PROPERTY: 2051 CLUB OAK DRIVE  
HEARTLAND, TEXAS 75126

ALEXIS WASHINGTON

NOTICE SENT BY:  
MICHAEL J. SCHROEDER  
3610 NORTH JOSEY LANE, SUITE 206  
CARROLLTON, TEXAS 75007  
Tele: (972) 394-3088  
Fax: (972) 394-1263

**Notice of Trustee's Sale**

**Date:** June 9, 2023

**Substitute Trustee:** Randy Daniel or Cindy Daniel or Jim O'Bryant or Jack Beckman or David Garvin

**Substitute Trustee's Address:** P. O. Box 1571  
Boerne, Texas 78006

**Mortgagee:** Lucravity Capital LLC by assignment.

**Mortgagee's Address:**  
1908 Park Grove Court  
Arlington, Texas 76015

**Mortgage Servicer:** SecureNet Loan Services, LLC

**Mortgage Servicer's Address:** P. O. Box 15826  
San Antonio, Texas 78212

**Note:** Note dated June 4, 2019 in the amount of \$159,900.00

**Deed of Trust**

**Date:** June 4, 2019

**Grantor:** Fidencio Garcia Espinoza; and Rocio Ledezma Vargas Garcia

**Mortgagee:** Kaufman County Land Trust

**Recording information:** Document Number 2019-0012864, Official Public Records of Kaufman County, Texas.

**Property:**

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

**County:** Kaufman County, Texas

**Date of Sale (first Tuesday of month):** July 5, 2023

**Time of Sale:** 10:00 a.m. - 1:00 p.m.

**Place of Sale:** Area of the Kaufman County Courthouse as designated by the Kaufman County Commissioner's Court

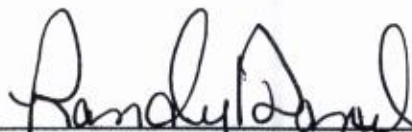
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE 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 JUN 13 AM 9:45  
LAURALEE HUGHES  
COUNTY CLERK  
BY: [Signature] DEPUTY

Mortgage Servicer has appointed Randy Daniel or Cindy Daniel or Jim O'Bryant or Jack Beckman or David Garvin as Trustee under the Deed of Trust. Mortgage Servicer has instructed Trustee to offer the Property for sale toward the satisfaction of the Note. This foreclosure is being administered by Mortgage Servicer. Mortgage Servicer is representing Mortgagee under a servicing agreement.

**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 is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The sale will begin at the Time of Sale or not later than three hours thereafter. This sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.

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

Randy Daniel or Cindy Daniel or Jim O'Bryant or Jack Beckman or David Garvin

**EXHIBIT "A"**

**TRACT 24**

All that certain lot, tract or parcel of land situated within the Thomas Lowery Survey, Abstract No. 285, Kaufman County, Texas, same being a part of the land conveyed to Kaufman County Land Trust in Volume 5974, Page 384, Official Public Records of Kaufman County, Texas, and being more particularly described as follows:

**BEGINNING** at a point for corner withing County Road No. 4101, from which the southerly most corner of said Kaufman County Land Trust land bears South 44 degrees 53 minutes 16 seconds East at 1868.02 feet for witness;

**THENCE** North 44 degrees 53 minutes 16 seconds West, within County Road No. 4101, 266.86 feet to a point for a corner;

**THENCE** North 45 degrees 02 minutes 32 seconds East, passing a 1/2 inch steel rod set capped "Vogt 5248" at 30.00 feet, in all 1676.04 feet to a 1/2 inch steel rod set and capped "Vogt 5248" for corner;

**THENCE** South 44 degrees 45 minutes 19 seconds East, 266.95 feet to a 1/2 inch steel rod set and capped "Vogt 5248" for corner;

**THENCE** South 45 degrees 02 minutes 43 seconds West, passing a 1/2 inch steel rod set and capped "Vogt 5248" at 1645.43 feet, in all 1675.43 feet to the Point of Beginning and containing 10.27 acres 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.

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**Notice of Trustee's Sale**

**Date:** June 9, 2023

**Substitute Trustee:** Randy Daniel or Cindy Daniel or Jam O'Bryant or Jack Beckman or David Garvin

**Substitute Trustee's Address:** P. O. Box 1571  
Boerne, Texas 78006

**Mortgagee:** Lucravity Capital LLC by assignment

**Mortgagee's Address:**  
c/o 4323 Kettering Dr.  
Garland, Texas 75043

**Mortgage Servicer:** SecureNet Loan Services, LLC

**Mortgage Servicer's Address:** P. O. Box 15826  
San Antonio, Texas 78212

**Note:** Note dated January 31, 2019 in the amount of \$149,900.00

**Deed of Trust**

**Date:** January 31, 2019

**Grantor:** Damian Mendoza

**Mortgagee:** Kauffman County Land Trust

**Recording information:** Document Number 2019-0002400, Official Public Records of Kaufman County, Texas

**Property:**

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

**County:** Kaufman County, Texas

**Date of Sale (first Tuesday of month):** July 5, 2023

**Time of Sale:** 10:00 a.m. - 1:00 p.m.

**Place of Sale:** Area of the Kaufman County Courthouse as designated by the Kaufman County Commissioner's Court

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 JUN 13 AM 9:46  
LAURAN NUNES  
COUNTY CLERK  
BY: [Signature] DEPUTY

Mortgage Servicer has appointed Randy Daniel or Cindy Daniel or Jim O'Bryant or Jack Beckman or David Garvin as Trustee under the Deed of Trust. Mortgage Servicer has instructed Trustee to offer the Property for sale toward the satisfaction of the Note. This foreclosure is being administered by Mortgage Servicer. Mortgage Servicer is representing Mortgagee under a servicing agreement.

**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 is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". The sale will begin at the Time of Sale or not later than three hours thereafter. This sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.

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

Randy Daniel or Cindy Daniel or Jim O'Bryant or Jack Beckman or David Garvin

**EXHIBIT "A"**

**Tract Eleven:**

All that certain lot, tract or parcel of land situated within the Thomas Lowry Survey, Abstract No. 285, Kaufman County, Texas, same being a part of "Tract 1" and "Tract 2" of land conveyed to Kaufman County Land Trust Volume 5772, Page 265, Official Public Records of Kaufman County, Texas, and being more particularly described as follows:

**BEGINNING** at a point, within County Road No. 4101, from which southerly most corner of said "Tract 2" bears South 44 degrees 43 minutes 32 seconds East at 266.58 feet for witness;

**THENCE** North 44 degrees 43 minutes 32 seconds West, with the southwest line of said "Tract 2" and within County Road No. 4101, 262.96 feet to a point for corner;

**THENCE** North 45 degrees 16 minutes 28 seconds East, passing a 1/2 inch steel rod set and capped "Vogt 5248" at 30.00 feet, in all 1679.70 feet to a 1/2 inch steel rod set and capped "Vogt 5248" for corner;

**THENCE** South 44 degrees 43 minutes 32 seconds East, passing a 1/2 inch steel rod set and capped "Vogt 5248" for corner;

**THENCE** South 45 degrees 16 minutes 28 seconds West, passing a 1/2 inch steel rod set and capped "Vogt 5248" at 1649.70 feet, in all 1679.70 feet to the Point of Beginning and containing 10.14 acres of land, more or less.

**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 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: **July 25, 2016**

Grantor(s): **Jeremy Bahm, an unmarried man**

Original Mortgagee: **Mortgage Electronic Registration Systems, Inc., solely as nominee for Gateway Mortgage Group, LLC**

Original Principal: **\$168,150.00**

Recording Information: **Book 5097, Page 287**

Property County: **Kaufman**

Property: **Lot No. 12 and the North 41.73 feet of Lot No. 11, Block No. 2, Kaufman East Addition, an Addition to the City of Kaufman, Kaufman County, Texas, according to the map thereof recorded in Cabinet 1, Envelope 34, Plat Records, Kaufman County, Texas.**

Property Address: **1117 Crestview Drive  
Kaufman, TX 75142**

**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: **MCLP Asset Company, Inc.**  
Mortgage Servicer: **Selene Finance LP**  
Mortgage Servicer Address: **3501 Olympus Boulevard  
5th Floor, Suite 500  
Dallas, TX 75019**

**SALE INFORMATION:**

Date of Sale: **July 5, 2023**

Time of Sale: **10:00 AM or within three hours thereafter.**

Place of Sale: **Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**

Substitute Trustee: **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, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Stockman Foreclosure Services Inc., Michael J. Burns, or Jonathan Smith, any to act**

Substitute           **546 Silicon Dr., Suite 103**  
Trustee Address: **Southlake, TX 76092**  
                          **TXAttorney@PadgettLawGroup.com**

**APPOINTMENT OF SUBSTITUTE TRUSTEE:**

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

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place 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, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Stockman Foreclosure Services Inc., Michael J. Burns, or Jonathan Smith, any to act, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

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

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

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

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

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

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

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

AB

\_\_\_\_\_  
Michael J. Burns

**CERTIFICATE OF POSTING**

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

\_\_\_\_\_  
Declarant's Name: \_\_\_\_\_

Date: \_\_\_\_\_

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

WITNESS MY HAND this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
\_\_\_\_\_

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JUN 13 PM 3:10  
LAURAN HUGHES  
COUNTY CLERK  
BY: [Signature] CLERK