

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2023 JUL 17 PM 2: 12

Laura A. [Signature]  
COUNTY CLERK  
BY: [Signature] MV  
DEPUTY

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2023-06172-TX

**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: 10/3/2023  
Time: The earliest time the sale will begin is 10:00 AM  
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE

Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

LOT 6, BLOCK 12, DEVONSHIRE VILLAGE 3B1 AND VILLAGE 3B2 AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 304, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS

Commonly known as: 2022 ROSEBURY LN FORNEY, TX 75126

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 12/18/2020 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 1/4/2021 under County Clerk's File No 2021-0000405, in Book 6768 and Page 540 of the Real Property Records of Kaufman County, Texas.

Grantor(s):	Jason Ryan Quick and Courtney Leeann Quick, husband and wife
Original Trustee:	Black, Mann & Graham, L.L.P.
Substitute Trustee:	Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Nestor Solutions, LLC
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2023 JUL 17 PM 2:12

T.S. #: 2023-06172-TX

LAURA M. HULL  
COUNTY CLERK

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$222,214.00, executed by Jason Ryan Quick and Courtney Leeann Quick, husband and wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

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

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

T.S. #: 2023-06172-TX

Dated: July 17, 2023

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

Donna Stockman

c/o Nestor Solutions, LLC  
2850 Redhill Avenue, Suite 240  
Santa Ana, California 92705  
Phone: (888) 403-4115  
Fax: (888) 345-5501

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

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

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

FILED FOR RECORD  
LAUFMAN CO. TEXAS  
2023 JUL 17 PM 2:12  
LAURA G. HULSEY  
COUNTY CLERK  
MNH

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

2023 JUL 20 AM 7:57

LAURA A. HUGHES *MV*

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

**INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION**

Deed of Trust dated May 13, 2021 and recorded under Clerk's File No. 2021-0020271, in the real property records of KAUFMAN County Texas, with Shannon Banks, a single woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Lakeview Community Capital, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Shannon Banks, a single woman securing payment of the indebtedness in the original principal amount of \$165,558.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Shannon Banks. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

**Legal Description:**

**LOT 1, BLOCK E, WINDMILL FARMS, PHASE 1A, 1B & 1C, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET 2, ENVELOPE 213, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.**

**BEING THAT PARCEL OF LAND CONVEYED TO SHANNON BANKS, A SINGLE WOMAN FROM SHEDRICK R. BANKS AND GLORIA J. BANKS, HUSBAND AND WIFE BY THAT DEED DATED 09/23/2016 AND RECORDED 09/26/2016 IN BOOK 5150, PAGE 91, INSTRUMENT 2016-0019263, OF THE KAUFMAN COUNTY, TX PUBLIC REGISTRY.**

**SALE INFORMATION**

**Date of Sale: 10/03/2023**

**Earliest Time Sale Will Begin: 11:00 AM**

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

**TERMS OF SALE**

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

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the



mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.

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

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

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Brandy Bacon, Kathy Arrington, Brenda Wiggs, Donna Stockman, David Stockman, Bruce Miller, Terry Waters, Michelle Schwartz, Cary Corenblum, David Ray, Joshua Sanders, Guy Wiggs, Janet Pinder, Jack Beckman, Jamie Dworsky, Angie Uselton, Ashlee Luna, Aurora Campos, Cindy Daniel, Dana Kamin, Jim O'Bryant, Kinney Lester, Lisa Bruno, Matthew Hansen, Meryl Olsen, Ramiro Cuevas, Randy Daniel, Thomas Lester, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.

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

Executed on 07/17/2023.

/s/ Olufunmilola Ovekan SBOT No. 24084552, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by: Donna Stockman  
Printed Name: Donna Stockman

C&M No. 44-23-1788

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JUL 20 AM 7:57  
BY: LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

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

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

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

Date: October 03, 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, AS AFFECTED BY 2023-0017172 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



**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 7-20-23 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: 7-20-23

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 JUL 20 AM 9:56  
LAURA A. HUGHES  
COUNTY CLERK  
BY: 

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

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

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

Date: **October 03, 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 14, 2020 and recorded in Document INSTRUMENT NO. 2020-0041615 real property records of KAUFMAN County, Texas, with SARITA DUDLEY A SINGLE WOMAN AND BUMBIE WILLIAMS A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by SARITA DUDLEY A SINGLE WOMAN AND BUMBIE WILLIAMS A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$173,983.00, 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.



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 7-20-23 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: 7-20-23

4307 JOHNSTOWN LANE  
FORNEY, TX 75126

0000009854613

0000009854613

KAUFMAN

**EXHIBIT "A"**

LOT 2, BLOCK J, TRINITY CROSSING PHASE 4, A SUBDIVISION LOCATED IN THE CITY OF FORNEY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SHEET 586, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JUL 20 AM 9:56  
LAURA A. HUGHES  
COUNTY CLERK  
BY:  DEPUTY

RTS 1624

Our Case No. 23-00418-FC-2

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

THE STATE OF TEXAS  
COUNTY OF KAUFMAN

**Deed of Trust Date:**  
June 20, 2018

**Property address:**  
1109 BRIGHAM DR  
FORNEY, TX 75126

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JUL 27 AM 7:01  
LAURANA HUGHES  
COUNTY CLERK  
BY: [Signature]

**Grantor(s)/Mortgagor(s):**  
EDWIN ESPINOSA AND CLAUDIA MARCELA ROJAS  
CARDONA, HUSBAND AND WIFE

**LEGAL DESCRIPTION:** LOT 23, BLOCK J, A FINAL PLAT OF DEVONSHIRE PHASE 1B, AN ADDITION TO THE DALLAS E.T.J. COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 62, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

**Earliest Time Sale Will Begin:** 11:00 AM

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

**Date of Sale:** OCTOBER 3, 2023.

**Property County:** KAUFMAN

**Original Trustee:** BLACK, MANN & GRAHAM, LLP

**Recorded on:** June 21, 2018  
**As Clerk's File No.:** 2018-0015043  
**Mortgage Servicer:**  
LAKEVIEW LOAN SERVICING, LLC

**Substitute Trustee:**  
Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda  
Wiggs, Guy Wiggs, David Stockman, Donna Stockman,  
Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela  
Cooper, Marinosci Law Group PC

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

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

The current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Marinosci Law Group PC, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on TUESDAY, OCTOBER 3, 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 the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.


LAKEVIEW LOAN SERVICING, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the debt.

**ACTIVE MILITARY SERVICE NOTICE**

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

WITNESS MY HAND, 7/26/23

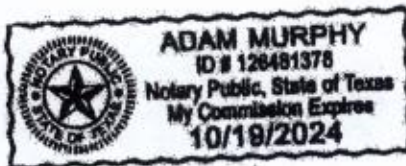
MARINOSCI LAW GROUP, PC

By:   
SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 26 day of JULY 2023, personally appeared SAMMY HOODA,  known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal  
(SEAL)



  
Notary Public for the State of TEXAS

My Commission Expires: 10-19-24  
ADAM MURPHY  
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC  
3637 SENTARA WAY  
SUITE 303  
VIRGINIA BEACH, VA 23452  
Our File No. 23-00418

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



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

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

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

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

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

WITNESS, my hand this 7/26/2023

WITNESS, my hand this JUL 27 2023

*Francesca Ojeda*

By: Francesca Ojeda, Trustee Sale Specialist, Team Lead  
Carrington Foreclosure Services, LLC as authorized agent for Mortgagee or Mortgage Servicer  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

*Donna Stockman*

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

C/O Carrington Foreclosure Services, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

# EXHIBIT "A"

J. S. ABLES SURVEY, ABSTRACT NO. 3  
CITY OF KEMP, KAUFMAN COUNTY, TEXAS

FIELD NOTES - 0.1687 ACRE TRACT

All that certain lot, tract or parcel of land situated in the State of Texas, County of Kaufman and located in the J. S. Ables Survey, Abstract No. 3 and in the City of Kemp and being that called 7,338 square foot tract as described in the deed from Phillip R. Bow to Kristen Leigh Bow and recorded in Volume 1972, Page 4, Official Public Records of Kaufman County, Texas, the tract herein being more particularly described as follows:

**BEGINNING** at the 3/8-inch iron rod found at the intersection of the Northeast line of McMasters Street and the Northwest right of way line of 9<sup>th</sup> Street (F. M. Highway No. 1895) and being a distance of 50 feet – Northwesterly of the center of said highway for the South corner of this tract;

**THENCE** North 22 degrees 49 minutes 30 seconds West along the Northeast line of said McMasters Street and the Southwest line of said 7,338 square foot tract a distance of 104.2 feet to a 3/8-inch iron rod found at the West corner of said 7,338 square foot tract for the West corner of this tract;

**THENCE** North 67 degrees 09 minutes 06 seconds East along the Northwest line of said 7,338 square foot a distance of 69.06 feet to a 1/2-inch iron rod found at the North corner of said 7,338 square foot tract for the North corner of this tract;

**THENCE** South 23 degrees 00 minutes East (reference bearing) along the Northeast line of said 7,338 square foot tract and the Southwest line of the 6,604 square foot to J. and T. Construction in Volume 1097, Page 951, Real Property Records of said county a distance of 105.75 feet to a 5/8-inch iron rod found at the East corner of said 7,338 square foot tract and in the Northwest line of said 9<sup>th</sup> Street for the East corner of this tract;

**THENCE** South 68 degrees 25 minutes West along the Northwest line of said 9<sup>th</sup> Street and F. M. Highway No. 1895 a distance of 70.2 feet to the place of beginning and containing 0.1687 acres of land or 7,350 square feet of land.

Surveyed April 8, 2004.

Inst # 2008- 00007993

Filed for Record in: Kaufman County  
On: Apr 24, 2008 at 02:13P

TW

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 09/06/2019  
**Grantor(s):** TEDKA MCDONALD, AN UNMARRIED WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR FIRST CHOICE LOAN SERVICES INC., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$236,143.00  
**Recording Information:** Book 6132 Page 223 Instrument 2019-0022019  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 2901 PANHANDLE DRIVE, 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:** Tuesday, the 3rd day of October, 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 350, Dallas, TX 75254

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

**Certificate of Posting**

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 7-27-23 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

**Exhibit "A"**

LOT 14, BLOCK 3, OF HEARTLAND PHASE 9, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 421, MAP/PLAT RECORDS KAUFMAN COUNTY, TEXAS.

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 JUL 27 AM 10:55  
LAURA A. HUGHES  
COUNTY CLERK  
BY: \_\_\_\_\_  
DEPUTY

A

Carrington Foreclosure Services, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 23-29267

FILED FOR RECORD  
KAUFMAN CO TEXAS

2023 AUG -3 AM 8: 21

LAURA A. HUGHES  
COUNTY CLERK

BY: PS  
DEPUTY

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**WHEREAS**, on 3/25/2013, Cody Hill and Spouse, Robyn Henderson, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Calvin C. Mann, Jr., as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for American Southwest Mortgage Corp., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$140,300.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for American Southwest Mortgage Corp., which Deed of Trust is Recorded on 3/27/2013 as Volume 2013-0005561, Book , Page , Loan Modification recorded on 10/28/2021 as Instrument No. 2021-0044311 in Kaufman County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**Being Lot 17 Block 1 of The Trails of Chestnut Meadow, Phase 3A, an Addition to the City of Forney, Kaufman County, Texas, according to the plat thereof recorded in Cabinet 2, Envelope 602C, Plat Records, Kaufman County, Texas.**

Commonly known as: **216 SPRUCE TRL FORNEY, TX 75126**

**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky , Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

**WHEREAS**, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 1600 Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **10/3/2023 at 10:00 AM**, or no later than three (3) hours after such time, in **Kaufman County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **Kaufman County Courthouse, 100 W. Mulberry Street, Kaufman, TX 75142**

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



4792565

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

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

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

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

WITNESS, my hand this 8/1/2023

WITNESS, my hand this Aug 3, 2023

Monica Sandoval

By: Monica Sandoval, Trustee Sale Specialist,  
Team Lead  
Carrington Foreclosure Services, LLC as  
authorized agent for Mortgagee or Mortgage  
Servicer  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806



By: Substitute Trustee(s)  
Brandy Bacon, Kathy Arrington, Jack Beckman,  
Brenda Wiggs, Guy Wiggs, David Stockman,  
Donna Stockman, Janet Pinder, Michelle Schwartz,  
Jamie Dworsky

C/O Carrington Foreclosure Services, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2023 AUG -3 AM 8:21  
LAURA A. HUGHES  
COUNTY CLERK  
BY:  SECURITY

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

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

**DEED OF TRUST INFORMATION:**

Date: December 23, 2015  
Grantor(s): John F. Kinnison, an unmarried man  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Finance of America Mortgage LLC  
Original Principal: \$193,333.00  
Recording Information: Book 4946, Page 7  
Property County: Kaufman  
Property: Lot Five (5), Block Q, Honeysuckle Meadows Windmill Farms Phase 3 A - Section One (1), an Addition to Kaufman County, Texas, according to the plat thereof recorded in Cabinet 2, Envelope 681 of the Plat Records of Kaufman County, Texas.  
Property Address: 2109 Juniper 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: NewRez LLC d/b/a Shellpoint Mortgage Servicing  
Mortgage Servicer: Shellpoint Mortgage Servicing  
Mortgage Servicer Address: 55 Beattie Place, Suite 100 MS 561  
Greenville, SC 29601

**SALE INFORMATION:**

Date of Sale: October 3, 2023  
Time of Sale: 10:00 AM or within three hours thereafter.  
Place of Sale: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.  
Substitute Trustee: Randy Daniel, Cindy Daniel, Jim O'Bryant, Padgett Law Group, Michael J. Burns, or Jonathan Smith, any to act  
Substitute Trustee Address: 546 Silicon Dr., Suite 103  
Southlake, TX 76092  
TXAttorney@PadgettLawGroup.com

PLG File Number: 20-006640-5  
e75 4638

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

LAURA A. HUGHES  
COUNTY CLERK

2023 AUG -3 AM 8:21

FILED FOR RECORD  
KAUFMAN CO TEXAS

**APPOINTMENT OF SUBSTITUTE TRUSTEE:**

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

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

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

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

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

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

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

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. 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.

*MB*

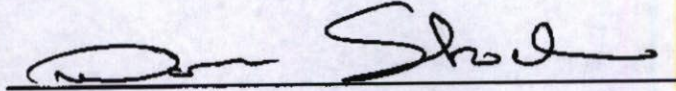
Michael J. Burns

PLG File Number: 20-006640-5

FILED FOR RECORD  
KAUFMAN COUNTY TEXAS  
2023 AUG -3 AM 8:21  
LAURA A. HUGHES  
COUNTY CLERK  
BY: *PLG*  
SERVIT

**CERTIFICATE OF POSTING**

My name is Donna Stockman, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on AUG 03 2023, I filed at the office of the Kaufman County Clerk to be posted at the Kaufman County courthouse this notice of sale.

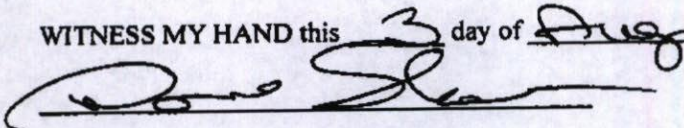



Declarant's Name: Donna Stockman

Date: AUG 03 2023

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

WITNESS MY HAND this 3 day of Aug, 2023



FILED FOR RECORD  
KAUFMAN CO TEXAS  
2023 AUG -3 AM 8:21  
BY:   
LAURA A. HUGHES  
COUNTY CLERK

23-02293  
603 ROCK BROOK DR, FORNEY, TX 75126

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2023 AUG -3 AM 8:22

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

LAURA A. HUGHES  
COUNTY CLERK

BY: BS  
SECURITY

- Property:** The Property to be sold is described as follows:  
BEING LOT 2, BLOCK E, DEERFIELD HEIGHTS, PHASE 1, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, RECORDED IN CABINET 2, SLIDE 511, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.
- Security Instrument:** Deed of Trust dated August 22, 2019 and recorded on August 23, 2019 at Book 6114 and Page 505 Instrument Number 2019-0020480 in the real property records of KAUFMAN County, Texas, which contains a power of sale.
- Sale Information:** October 3, 2023, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Courthouse, or as designated by the County Commissioners Court.
- Terms of Sale:** Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured:** The Deed of Trust executed by LENIA ARLETT URIBE AND ABEL RAMIREZ secures the repayment of a Note dated August 22, 2019 in the amount of \$203,700.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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

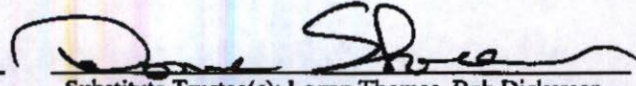
**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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



4792322

*Arthur Jones*

De Cubas & Lewis, P.C.  
Arthur Jones, Attorney at Law  
14425 Torrey Chase Blvd., Suite 130,  
Houston, TX 77014



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

c/o De Cubas & Lewis, P.C.  
14425 Torrey Chase Blvd., Suite 130,  
Houston, TX 77014

Certificate of Posting

I, *Donna Stockman*, declare under penalty of perjury that on the 3 day of August, 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 AUG -3 AM 8:22

LAURA A. HUGHES  
COUNTY CLERK

BY: *BS* DEPUTY

2023 AUG -3 AM 8:22

23-02306  
14664 ALICIA PLACE, KEMP, TX 75143

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

LAURA A. HUGHES  
COUNTY CLERK

BY: 

DEPUTY

- Property:** The Property to be sold is described as follows:
- Being a 1.46 acre tract of land in the John Hubble Survey, Abstract No. 200, and being more completely described as Lot 44, of Emerald Estates, Phase II, an addition in Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 287, Plat Records of Kaufman County, Texas.
- Security Instrument:** Deed of Trust dated June 12, 2017 and recorded on June 13, 2017 at Instrument Number 2017-0013408 in the real property records of KAUFMAN County, Texas, which contains a power of sale.
- Sale Information:** October 3, 2023, at 11:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Courthouse, or as designated by the County Commissioners Court.
- Terms of Sale:** Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured:** The Deed of Trust executed by XAVIER N. CANO AND SARAH J. CANO secures the repayment of a Note dated June 12, 2017 in the amount of \$63,822.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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

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



4792126

*Nicki Company*

De Cubas & Lewis, P.C.  
Nicki Company, Attorney at Law  
14425 Torrey Chase Blvd., Suite 130,  
Houston, TX 77014

*[Signature]*

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

c/o De Cubas & Lewis, P.C.  
14425 Torrey Chase Blvd., Suite 130,  
Houston, TX 77014

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 3 day of August, 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 AUG -3 AM 8:22  
LAURA A. HUGHES  
COUNTY CLERK  
BY: *[Signature]*  
DEPUTY

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 08/30/2019  
**Grantor(s):** RICARDO C. CORTINAS, AN UNMARRIED MAN.  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR EVERETT FINANCIAL, INC. D/B/A SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$292,592.00  
**Recording Information:** Book 6125 Page 213 Instrument 2019-0021402  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 3066 LILY LN, HEATH, TX 75126

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of October, 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 AUG -3 AM 9:16  
LAURAN 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 350, Dallas, TX 75254

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

**Certificate of Posting**

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 8-3-03 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

Exhibit "A"

LOT 42, BLOCK G, TRAVIS RANCH PHASE 3C-1, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 437 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND UNDER CLERK'S DOCUMENT NO. 2018-0023651 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 AUG -3 AM 9:16  
LAURAN HUGHES  
COUNTY CLERK  
BY: [Signature]  
DEPUTY

### 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:** 10/03/2023

**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:** 3129 JOSEFINA LANE, HEARTLAND, 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 12/08/2020 and recorded 12/09/2020 in Book OPR V 6728 Page 261 Document 2020-0039597, real property records of Kaufman County, Texas, with **RENO M. JORDAN, JOINED HEREIN PRO FORMA BY HIS SPOUSE, JAMIE THOMAS** grantor(s) and **HIGHLANDS RESIDENTIAL MORTGAGE, LTD.** 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 **RENO M. JORDAN, JOINED HEREIN PRO FORMA BY HIS SPOUSE, JAMIE THOMAS**, securing the payment of the indebtedness in the original principal amount of **\$252,263.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **PHH MORTGAGE CORPORATION** is the current mortgagee of the note and deed of trust or contract lien.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2023 AUG 10 AM 8:25

Laura Hughes  
County Clerk  
BY:  DEPUTY

### 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 3, BLOCK 44, HEARTLAND PHASE 10A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET 3, PAGE 420, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS, TOGETHER WITH CERTIFICATE OF CORRECTION RECORDED IN VOLUME 5755, PAGE 121, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS.**

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

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

### Notice of [Substitute] Trustee Sale

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

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


**Date:** August 9, 2023

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

Rebecca Browne, Camisha Scott, Iman Walcott, Tanesha Humphrey, Claire Buxton, Glenda Hamilton – 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.**

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 8-10-23 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.

Certificate of Posting

**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> January 21, 2004	<b>Original Mortgagor/Grantor:</b> KEVIN JONES AND TERESHA JONES
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR SEBRING CAPITAL PARTNERS, LIMITED PARTNERSHIP., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
<b>Recorded in:</b> <b>Volume:</b> 2406 <b>Page:</b> 481 <b>Instrument No:</b> 00008516	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING	<b>Mortgage Servicer's Address:</b> 55 Beattie Place, Suite 110, MS#001, Greenville, SC 29601

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

**Secures:** Note in the original principal amount of \$183,750.00, executed by KEVIN JONES AND TERESHA JONES and payable to the order of Lender.

**Property Address/Mailing Address:** 5562 CEDAR CREEK DR, KEMP, TX 75143

**Legal Description of Property to be Sold:** BEING LOT 11 OF CEDAR CREEK COUNTRY ESTATES, AN ADDITION IN KAUFMAN COUNTY, TEXAS ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 9, PAGE 17 (NOW CABINET 1, PAGE 405) DEED RECORDS, KAUFMAN COUNTY, TEXAS.

PARCEL ID: 20124.

<b>Date of Sale:</b> October 03, 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, *NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING*, 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 Randy Daniel or Cindy Daniel or Jim O'Bryant whose

FILED FOR RECORD  
 KAUFMAN CO. TEXAS  
 2023 AUG 10 AM 8:23  
 LARANA HUGHES  
 COUNTY CLERK  
 KAUFMAN COUNTY TEXAS  
 DEPUTY



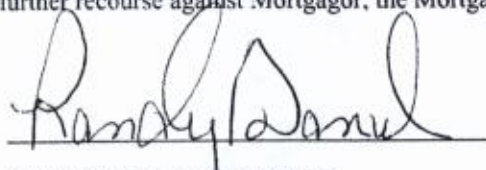
address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**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 *NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING* 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 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 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 OR Randy Daniel or Cindy Daniel or Jim O'Bryant, Trustee

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

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 07/15/2020  
**Grantor(s):** RACHEL A CAREY, A SINGLE PERSON  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR WALLICK AND VOLK, INC., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$221,896.00  
**Recording Information:** Book 6496 Page 338 Instrument 2020-0020010  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 2224 KINGFISHER ST, CRANDALL, TX 75114

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of October, 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 AUG 10 AM 8:23

LAURANA HUGHES  
COUNTY CLERK

BY:  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 350, Dallas, TX 75254

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

**Certificate of Posting**

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 8-10-03 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

**Exhibit "A"**

LOT 9, BLOCK H, WILDCAT RANCH - PHASE 1A, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 509 AND AMENDED UNDER PLAT RECORDED IN CABINET 3, PAGE 607, OF THE MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

NATIONSTAR MORTGAGE LLC (CXE)  
JOHNSON, DOUGLAS  
3121 JOSEFINA LN, HEARTLAND, TX 75126

VA 494961545689  
Firm File Number: 23-040268

### NOTICE OF TRUSTEE'S SALE

WHEREAS, on March 19, 2021, DOUGLAS JOHNSON, A SINGLE MAN, as Grantor(s), executed a Deed of Trust conveying to RICHARD A. RAMIREZ, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR AMCAP MORTGAGE, LTD. DBA GOLD FINANCIAL 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 2021-0010761 Volume 6893, Page 547, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, October 3, 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:

LOT 11, BLOCK 43, HEARTLAND PHASE 10A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET 3, PAGE 420, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS, TOGETHER WITH CERTIFICATE OF CORRECTION RECORDED IN VOLUME 5755, PAGE 121, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS.

Property Address: 3121 JOSEFINA LN  
HEARTLAND, TX 75126  
Mortgage Servicer: NATIONSTAR MORTGAGE LLC  
Mortgagee: NATIONSTAR MORTGAGE LLC  
8950 CYPRESS WATERS BOULEVARD  
COPPELL, TX 75019

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

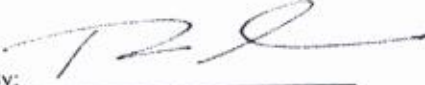
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER**

**SUBSTITUTE TRUSTEE**

Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky  
3225 Rainbow Drive, Suite 248-B  
Rainbow City, AL 35906

WITNESS MY HAND this day August 9, 2023.

LAURANN HUGHES  
COUNTY CLERK  
BY:  DEPUTY

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2023 AUG 10 AM 8:23

13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for Nationstar Mortgage LLC

**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 AUG 10 PM 2:11

1415 FM 1389 N  
COMBINE, TX 75159

LAURA A. HUGHES  
COUNTY CLERK

0000009844069

BY: PS  
DEPUTY

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

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

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

Date: October 03, 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 May 08, 2015 and recorded in Document CLERK'S FILE NO. 2015-0008531; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 2022-0041202 real property records of KAUFMAN County, Texas, with DAMON MASSEY AND SPOUSE TERIN R SPARKS, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by DAMON MASSEY AND SPOUSE TERIN R SPARKS, securing the payment of the indebtednesses in the original principal amount of \$206,097.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. AMERICAN FINANCIAL RESOURCES, INC., A NEW JERSEY CORPORATION is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT, KATHY ARRINGTON, JACK BECKMAN, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, MICHELLE SCHWARTZ, OR JAMIE DWORSKY 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 AUG 10 PM 2:11  
LAURA A. HUGHES  
COUNTY CLERK  
BY:  DEPUTY

1415 FM 1389 N  
COMBINE, TX 75159

00000009844069

00000009844069

FILED FOR RECORDS  
KAUFMAN COUNTY TEXAS  
2023 AUG 10 PM 2:12  
LAURA A. HUGHES  
COUNTY CLERK  
BY: [Signature] DEPUTY

**EXHIBIT "A"**

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, PART OF THE P. STOCKMAN SURVEY, ABSTRACT NO. 445, KAUFMAN COUNTY, TEXAS, PART OF THAT CERTAIN CALLED 4.590 ACRE TRACT CONVEYED TO KEVIN L. EVANS BY JOE D. WILSON, ET UX ON OCTOBER 29, 1998, RECORDED IN VOL. 1388 PAGE 105 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A 3/8" IRON ROD SET IN THE SOUTH LINE OF THE ABOVE MENTIONED 4.590 ACRE TRACT, IN THE NORTH LINE OF THE ROBERT MCFAUL 5.052 ACRE TRACT, RECORDED IN VOL. 1002 PAGE 893 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING N 85 DEG. 30 MIN. 30 SEC. W-262.46 FT. FROM THE SOUTHEAST CORNER OF SAID 4.590 ACRE TRACT.

THENCE N 85 DEG. 30 MIN. 30 SEC. W, WITH THE SOUTH LINE OF SAID 4.590 ACRE TRACT, A DISTANCE OF 154.60 FT. TO A 3/8" IRON ROD SET FOR CORNER.

THENCE N 4 DEG. 29 MIN. 30 SEC. E, A DISTANCE OF 418.28 FT. TO A 3/8" IRON ROD SET IN THE WESTERLY NORTH LINE OF SAID 4.590 ACRE TRACT.

THENCE S 85 DEG. 33 MIN. 30 SEC. E, WITH THE WESTERLY NORTH LINE OF SAID 4.590 ACRE TRACT, A DISTANCE OF 177.83 FT. TO A 1/2" IRON ROD FOUND AT THE WESTERLY NORTHEAST CORNER OF SAME AND BEING AT THE NORTHWEST CORNER OF THE ROBERT F. TUCKER TRACT, RECORDED IN VOL. 1024 PAGE 345 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS.

THENCE S 5 DEG. 37 MIN. 03 SEC. W, WITH THE WESTERLY EAST LINE OF SAID 4.590 ACRE TRACT, A DISTANCE OF 241.91 FT. TO A 5/8" IRON ROD FOUND AT AN ELL CORNER OF SAME AND BEING AT THE SOUTHWEST CORNER OF SAID TUCKER TRACT.

THENCE S 10 DEG. 27 MIN. 48 SEC. W, A DISTANCE OF 177.53 FT. TO THE POINT OF BEGINNING, CONTAINING 1.638 ACRES OF LAND, OF WHICH 0.071 OF AN ACRE IS WITHIN A 20.00 FT. ACCESS EASEMENT ALONG THE SOUTH LINE OF THE ABOVE DESCRIBED TRACT.

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FILED FOR RECORD  
KAUFMAN CO TEXAS

2023 AUG 10 PM 2:11

1415 FM 1389 N  
COMBINE, TX 75159

LAURA A. HUGHES  
COUNTY CLERK

0000009844069

BY: RS  
DEPUTY

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

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The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead RANDY DANIEL, CINDY DANIEL JIM O'BRYANT, KATHY ARRINGTON, JACK BECKMAN, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, MICHELLE SCHWARTZ, OR JAMIE DWORSKY 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 AUG 10 PM 2:11

LAURA A. HUGHES  
COUNTY CLERK

BY:  DEPUTY

1415 FM 1389 N  
COMBINE, TX 75159

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FILED FOR RECORDS  
KAUFMAN COUNTY TEXAS  
2023 AUG 10 PM 2:12  
LAURA A. HUGHES  
COUNTY CLERK  
BY: *AS*  
DEPUTY

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THENCE S 0 DEG. 55 MIN. 25 SEC. E, WITH SAID RIGHT OF WAY LINE, A DISTANCE OF 20.09 FT. TO THE POINT OF BEGINNING, CONTAINING 0.191 OF AN ACRE OF LAND.

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
5/5/2000

**Original Beneficiary/Mortgagee:**  
BANK ONE, N.A

**Recorded in:**  
**Volume:** 1482  
**Page:** 0041  
**Instrument No:** 06566

**Mortgage Servicer:**  
U.S. Bank National Association is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.

**Grantor(s)/Mortgagor(s):**  
ANTHONY A. SCHNEEMANN AND TRACY L. SCHNEEMANN, HUSBAND AND WIFE  
**Current Beneficiary/Mortgagee:**  
U.S. BANK NATIONAL ASSOCIATION

**Property County:**  
KAUFMAN

**Mortgage Servicer's Address:**  
2800 Tamarack Road,  
Owensboro, KY 42301

**Legal Description:** SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES

**Date of Sale:** 10/3/2023

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

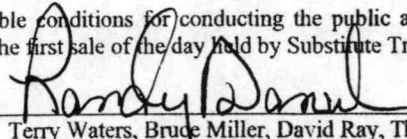
**Place of Sale of Property:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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

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

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

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



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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 AUG 15 AM 8:11  
LAURAMA HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

**MH File Number:** TX-22-94592-POS  
**Loan Type:** Conventional Residential

## EXHIBIT "A"

## TRACT TWO

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN KAUFMAN COUNTY, TEXAS AND BEING A PART OF LOT 20 AND A PART OF LOT 21 OF SADDLE CLUB ESTATE PHASE 2, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET D, ENVELOPE 126, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/4" IRON ROD FOUND FOR CORNER AT THE EAST MOST SOUTHEAST CORNER OF SAID LOT 20, SAID POINT ALSO BEING AT THE NORTHEAST CORNER OF LOT 21;

THENCE S. 68 DEG. 45 MIN. 21 SEC. W. AT 75.00 FEET PASS A 1/2" IRON ROD SET FOR WITNESS AND CONTINUING ACROSS LOT 21 A DISTANCE OF 1265.84 FEET TO A 1/2" IRON ROD SET FOR CORNER IN THE EAST RIGHT-OF-WAY LINE OF SADDLE CLUB DRIVE;

THENCE N. 08 DEG. 09 MIN. 45 SEC. E. ALONG SAID RIGHT-OF-WAY LINE A DISTANCE OF 25.82 FEET TO A 1/2" IRON ROD FOUND FOR CORNER;

THENCE IN A NORTHWESTERLY DIRECTION ALONG A CURVE TO THE LEFT HAVING A CENTRAL ANGLE OF 46 DEG. 19 MIN. 12 SEC., A RADIUS OF 70.00 FEET, A CHORD OF N. 14 DEG. 53 MIN. 27 SEC. W., 55.06 FEET, ALONG SAID RIGHT-OF-WAY LINE AN ARC DISTANCE OF 56.59 FEET TO A 1/2" IRON ROD SET FOR CORNER;

THENCE N. 36 DEG. 21 MIN. 44 SEC. E. A DISTANCE OF 180.00 FEET TO A 1/2" IRON ROD SET FOR CORNER;

THENCE N. 60 DEG. 10 MIN. 55 SEC. E. A DISTANCE OF 425.00 FEET TO A 1/2" IRON ROD SET FOR CORNER;

THENCE N. 52 DEG. 48 MIN. 30 SEC. E. AT 764.55 FEET PASS A 1/2" IRON ROD SET FOR WITNESS AND CONTINUING FOR A TOTAL DISTANCE OF 839.55 FEET TO A POINT IN THE MEANDERS OF BUFFALO CREEK FOR CORNER;

THENCE S. 47 DEG. 46 MIN. 31 SEC. E. ALONG MEANDERS OF SAID CREEK A DISTANCE OF 224.71 FEET TO A POINT IN CREEK FOR CORNER;

THENCE S. 29 DEG. 06 MIN. 10 SEC. W. ALONG THE MEANDERS OF SAID CREEK, A DISTANCE OF 246.00 FEET TO A POINT IN SAID CREEK FOR CORNER;

THENCE S. 02 DEG. 59 MIN. 42 SEC. W. ALONG THE MEANDERS OF SAID CREEK, A DISTANCE OF 113.35 FEET TO THE POINT OF BEGINNING AND CONTAINING 8.97 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: **September 15, 2015**  
Grantor(s): **Malcolm Wayne Brannon, an unmarried man**  
Original Mortgagee: **Mortgage Electronic Registration Systems, Inc. as nominee for Southwest Stage Funding, LLC DBA Cascade Financial Services**  
Original Principal: **\$101,134.00**  
Recording Information: **Book 4879, Page 7**  
Property County: **Kaufman**  
Property: **BEING ALL THAT CERTAIN LOT TRACT OR PARCEL OF LAND LOCATED IN THE J. PYLE SURVEY A-372, KAUFMAN COUNTY, TEXAS, BEING DESCRIBED AS LOT 19 OF, THOUSAND OAKS SUBDIVISION, ACCORDING TO THE PLAT RECORDED IN CABINET 2, ENVELOPE 202, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.**  
Property Address: **1030 Magnolia Mound  
Kemp, TX 75143**

**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: **Southwest Stage Funding, LLC dba Cascade Financial Services**  
Mortgage Servicer: **Cascade Financial Services**  
Mortgage Servicer Address: **2701 E Insight Way  
Suite 150  
Chandler, AZ 85286**

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 AUG 15 AM 8:11  
LAURAM. HUGHES  
COUNTY CLERK  
DEPUTY

**SALE INFORMATION:**

Date of Sale: **October 3, 2023**  
Time of Sale: **10:00 AM or within three hours thereafter.**  
Place of Sale: **THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE, 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: **Randy Daniel or Cindy Daniel or Jim O'Bryant, Michael J. Burns, , or Jonathan Smith, any to act**  
Substitute Trustee Address: **546 Silicon Dr., Suite 103  
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, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

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

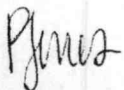
WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

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

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

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

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. 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.



Paige B. Jones

**CERTIFICATE OF POSTING**

My name is RANDY DANIEL, 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 8-15-03, I filed at the office of the Kaufman County Clerk to be posted at the Kaufman County courthouse this notice of sale.

Declarant's Name: Randy Daniel

Date: 8-15-03

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

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
11/25/2015

**Grantor(s)/Mortgagor(s):**  
KELVIN ROWE AND ANITA GREER, HUSBAND  
AND WIFE

**Original Beneficiary/Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD  
MORTGAGE COMPANY, A CALIFORNIA  
CORPORATION, ITS SUCCESSORS AND ASSIGNS

**Current Beneficiary/Mortgagee:**  
Guild Mortgage Company LLC

**Recorded in:**  
**Volume:** 4930  
**Page:** 522  
**Instrument No:** 2015-0022990

**Property County:**  
KAUFMAN

**Mortgage Servicer:**  
Guild Mortgage Company LLC is representing the Current  
Beneficiary/Mortgagee under a servicing agreement with the  
Current Beneficiary/Mortgagee.

**Mortgage Servicer's Address:**  
5887 Copley Drive,  
San Diego, CA 92111

**Legal Description:** LOT FOUR (4), BLOCK Q, HONEYSUCKLE MEADOWS WINDMILL FARMS PHASE 3 A -  
SECTION ONE (1), AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF  
RECORDED IN CABINET 2, ENVELOPE 681 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

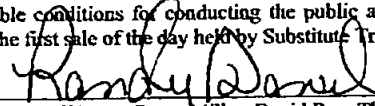
**Date of Sale:** 10/3/2023 **Earliest Time Sale Will Begin:** 10:00 am

**Place of Sale of Property:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA  
DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION §1.002 OF THE TEXAS PROPERTY  
CODE.

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

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

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




**Notice Pursuant to Tex. Prop. Code § 51.002(i):**

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

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

**MH File Number:** TX-23-98968-POS  
**Loan Type:** FHA

BY:   
LAURA A. HUGHES  
COUNTY CLERK  
FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 AUG 17 AM 10:07

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

**Deed of Trust Date:**  
11/29/2021

**Grantor(s)/Mortgagor(s):**  
KRISTIE D SKINNER AND JOSEPH P SKINNER,  
WIFE AND HUSBAND  
**Current Beneficiary/Mortgagee:**  
Nationstar Mortgage LLC

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

**Recorded in:**  
**Volume:** 7354  
**Page:** 284  
**Instrument No:** 2021-0049647

**Property County:**  
KAUFMAN

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

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

**Legal Description:** LOT 24, BLOCK H, HIGHBRIDGE PHASE 2, A SUBDIVISION LOCATED IN KAUFMAN COUNTY,  
TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER CABINET 3, SLEEVE 656, PLAT  
RECORDS OF KAUFMAN COUNTY, TEXAS.

**Date of Sale:** 10/3/2023

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

**Place of Sale of Property:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA  
DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY  
CODE.

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

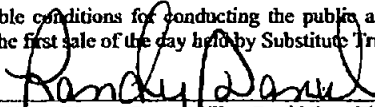
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the  
purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct  
an independent investigation of the nature and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

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

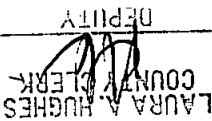
**Notice Pursuant to Tex. Prop. Code § 51.002(i):**

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

service to the sender of this notice immediately.

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

**MH File Number:** TX-23-98580-POS  
**Loan Type:** Conventional Residential

BY:   
LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

2023 AUG 17 AM 10:07

FILED FOR RECORD  
KAUFMAN CO. TEXAS

SPECIALIZED LOAN SERVICING LLC (SPZ)  
GARCIA, YESENIA AND MARIO  
1141 GRAYHAWK DR, FORNEY, TX 75126

CONVENTIONAL  
Firm File Number: 23-040202

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on July 29, 2009, YESENIA GARCIA AND SPOUSE, MARIO GARCIA, as Grantor(s), executed a Deed of Trust conveying to SCOTT L. LUNA, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR SFMC, LP - DBA SERVICE FIRST MORTGAGE COMPANY 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 2009-00013432 Volume 3631, Page 264, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , Tuesday, October 3, 2023 between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in KAUFMAN COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

LOT 11, BLOCK 3, OF GRAYHAWK ADDITION PHASE 1, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 54, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

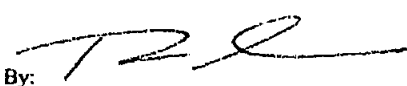
Property Address: 1141 GRAYHAWK DR  
FORNEY, TX 75126  
Mortgage Servicer: SPECIALIZED LOAN SERVICING LLC  
Mortgagee: FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE  
BENEFIT OF THE FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST,  
SERIES 2021-1  
6200 S. QUEBEC ST.  
SUITE 300  
GREENWOOD VILLAGE, CO 80111

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  
Randy Daniel or Cindy Daniel or Jim O'Bryant  
14800 Landmark Blvd, Suite 850  
Dallas, TX 75254

WITNESS MY HAND this day August 15, 2023.

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

DEPUTY  
BY: \_\_\_\_\_  
LAURA HUGHES  
COUNTY CLERK  
2023 AUG 17 AM 10:07  
FILED FOR RECORD  
KAUFMAN CO. TEXAS

rgeorge@logs.com  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for Federal Home Loan Mortgage Corporation,  
as Trustee for the benefit of the Freddie Mac Seasoned  
Credit Risk Transfer Trust, Series 2021-1

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

**NOTICE OF ASSESSMENT LIEN SALE**

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2023 AUG 17 PM 2:17

STATE OF TEXAS §  
  §  
COUNTY OF KAUFMAN §

LAURAN HUGHES  
COUNTY CLERK *LH*

WHEREAS, on August 3, 2021, a Notice of Lien was filed in the Deed Records of Kaufman County, Texas, instrument #2021-0030902, covering the real property herein described concerning default in the payment of the indebtedness owing by **GORDIE MARSHALL** the present owner(s) of said real property, to Vintage Meadows Residential Community, Inc. (the "Association"); and

WHEREAS, **GORDIE MARSHALL** is deceased as set forth in that certain Affidavit of Heirship dated May 11, 2022 recorded under Kaufman County Clerk's document number 2022-0018740, and **LATOSHA PENNINGTON-MARSHALL** is the surviving spouse and the sole-heir-at-law of Gordie Marshall, Deceased as set forth in said Affidavit; and

WHEREAS, the said **GORDIE MARSHALL** and **LATOSHA PENNINGTON-MARSHALL** has/have continued to default in the payment of its/his/her/their indebtedness to the Association and the same is now wholly due, and the Association, acting by and through its duly authorized agent/trustee, intends to sell the herein described property to satisfy the present indebtedness of said owners to the Association;

WHEREAS, on August 17, 2023 the 422<sup>nd</sup> Judicial District Court of Kaufman County, Texas issued its Order On Application For Expedited Order For Foreclosure Of Lien Listed in Tex. R. Civ. P. 736 in Cause No. 110904-CC (attached); and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on ~~Tuesday, October 3, 2023~~, between 10 o'clock a.m. and 4 o'clock p.m., and beginning not earlier than 10:00 o'clock a.m. or not later than three hours thereafter. The Trustee will sell the property by public auction to the highest bidder for cash subject to at the place and date specified and be subjected to all superior liens and encumbrances of record. THE SALE WILL BE CONDUCTED AT THE ENTRANCE STAIRS OF THE KAUFMAN COUNTY COURTHOUSE, 1902 US HIGHWAY 175, KAUFMAN, TX 75142, OR AS DESIGNATED BY THE COMMISSIONERS' COURT, OF SAID COUNTY PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS AMENDED; IF NO AREA IS DESIGNATED BY THE COMMISSIONERS' COURT, THE SALE WILL BE CONDUCTED IN THE AREA IMMEDIATELY ADJACENT (NEXT) TO THE LOCATION WHERE THIS NOTICE WAS POSTED.

Said real estate is described as follows: **LOT 39, BLOCK M OF VINTAGE MEADOWS ADDITION, PHASE 3, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS ACCORDING TO THE MAP OR PLAT RECORDED UNDER CLERK'S DOCUMENT NO. 2017-0027887, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS AND IN CABINET 3, SLIDE 369 OF THE PLAT RECORDS OF KAUFMAN, COUNTY, TEXAS**, also known by its municipal address of 3355 Emerson Road, Forney, Texas 75126; and

**ACTIVE MILITARY SERVICE NOTICE**

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

WITNESS my hand this 17<sup>th</sup> day of August, 2023.

VINTAGE MEADOWS RESIDENTIAL COMMUNITY, INC.

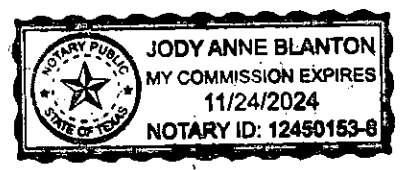
By: Victor Bosnich

Victor Bosnich  
5204 Village Creek, Suite 202, Plano, TX 75093

STATE OF TEXAS       §  
                                  §  
COUNTY OF COLLIN   §

This instrument was acknowledged before me on this 17<sup>th</sup> day of August 2023, by Victor Bosnich, its duly authorized agent, on behalf of Vintage Meadows Residential Community, Inc.

Jody Anne Blanton  
Notary Public in and for the State of Texas



The within notice was posted by me on the 17<sup>th</sup> day of August, 2023, at the Kaufman County Courthouse in Kaufman, Texas.

Victor Bosnich

NO. 110904-CC

2023 AUG 17 PM 2:02

IN RE: ORDER FOR FORECLOSURE  
CONCERNING

3355 EMERSON ROAD,  
FORNEY, TEXAS 75126

UNDER TEX. R. CIV. P. 736

§  
§  
§  
§  
§  
§  
§

IN THE COUNTY COURT OF KAUFMAN COUNTY, TEXAS  
RHONDA HUGHEY  
DISTRICT CLERK  
BY BT DEPUTY

AT LAW FOR

KAUFMAN COUNTY, TEXAS

**ORDER ON APPLICATION FOR EXPEDITED ORDER FOR  
FORECLOSURE OF LIEN LISTED IN TEX. R. CIV. P. 736**

On this date came to be heard Petitioner's First Amended Application for Expedited Order for Foreclosure of Lien Listed in Tex. R. Civ. P. 736.

Petitioner seeks to foreclose an assessment lien against the following property located in Kaufman County, Texas: Lot 39, Block M of Vintage Meadows Addition, Phase 3, an addition to the County of Kaufman, Texas according to the map or plat recorded under Clerk's Document No. 2017-0027887, Official Public Records of Kaufman County, Texas and in Cabinet 3, Slide 369 of the Plat Records of Kaufman, County, Texas, also known by its municipal address of 3355 Emerson Road, Forney, Texas 75126 ("**Property**").

Petitioner is Vintage Meadows Residential Community, Inc., a homeowners' association vested with the power to enforce the lien against the Property and authority to pursue the foreclosure of the Property.

The original respondent named in the original filed Application, Gordie Marshall, is deceased having passed away on October 27, 2021 as set forth in that certain Affidavit of Heirship dated May 11, 2022 recorded under Kaufman County Clerk's document number 2022-0018740. As stated in said Affidavit, Latosha Pennington-Marshall is the surviving spouse of

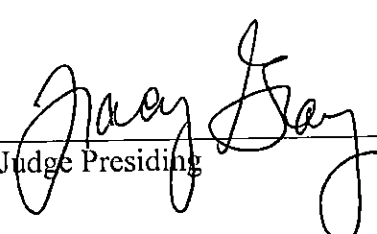
Gordie Marshall, and under Texas law Latosha Pennington-Marshall is the sole heir-at-law of Gordie Marshall, Deceased as set forth in said Affidavit, and, accordingly, as the sole heir-at-law of her spouse, Latosha Pennington-Marshall, Respondent herein, is the successor in title to the real property made the basis of this cause. Latosha Pennington-Marshall is the person obligated to pay the lien which Petitioner seeks to foreclose and who has a current ownership interest in the Property. Respondent's last known address is 3355 Emerson Road, Forney, Texas 75126. Latosha Pennington-Marshall, Respondent herein, has been served with process and has wholly made default.

The type of lien sought to be foreclosed is a property owner's assessment lien under §209.0091, §209.0092; *Texas Property Code* to be foreclosed under *Tex. R. Civ. P. 735.1(c)*.

The recording information of the lien sought to be foreclosed is a lien notice recorded in the Official Public Records of Kaufman County, Texas under Kaufman County Clerk's instrument number 2021-0030902.

Petitioner is entitled and granted authority to proceed with foreclosure of its lien against the Property in accordance with applicable law and the terms of the lien.

SIGNED this 17<sup>th</sup> day of August, 2023.

  
\_\_\_\_\_  
Judge Presiding

Attorney for Applicant:  
Kevin W. Green  
Email: kgreen@kwglaw.com

c:\Clients\Veracity\Vintage\Marshall\Order

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2023 AUG 21 AM 11:20

LAURA A. HUGHES  
COUNTY CLERK

## Notice of Trustee Sale

~~Assert and protect~~ your rights as a member of the armed forces of the 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:** Tuesday, October 3<sup>rd</sup>, 2023

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

**Place:** Front steps of the Kaufman County Texas Court House 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.

**2. Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. 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. Payment must be made in full on the date of the sale. 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 to the warrant of title, if any, provided for under the deed of trust, Any conveyance of the property is subject to all matter of record affecting the property.

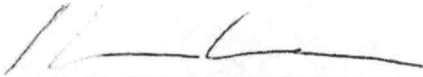
**3. Instrument to be Foreclosed:** Deed of Trust executed by Adaid Lara & Cesar Rodriguez and recorded on **August 26, 2016** in **Document Number 2017-009711**, **Volume 5438 Page 453** of the real property records of Kaufman County, Texas with Adaid Lara & Cesar Rodriguez, Grantor(s) and, **Star Mobile Homes LP** as Lender, located at 2537 S. FM 148, Crandall, Texas 75114, and Trustee being Hollis Campbell, also located at 2537 S, FM 148 Crandall, Texas 75114, with promissory note securing payment of the indebtedness in the original principal amount of **88,000.00** and obligation therein including but not limited to the Promissory Note ("the Note") and modifications, renewal and extensions of the Promissory Note dated **March 21, 2016**.

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

**5. Property to be sold:**

**BEING WYNCHASE CROSSING LOT 042 NTA0923381 as recorded in Volume 5438, Page 453 of Kaufman County, aka 2580 Chase Ln , Crandall, TX 75114 Kaufman County.**

**7. Limitation of Damages:** If this sale is set aside for any reason, the Purchaser shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against Lender, Trustee or Substitute Trustee.

By:  Date: 8-21-20

Hollis Campbell, Trustee for Lender Star Mobile Homes LP

A

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 AUG 24 AM 8:00  
LAURA A. WISHE  
COUNTY CLERK

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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

Matter No.: 114891-TX

Date: August 18, 2023

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: JERICHO JAY L. RODRIGUEZ, AN UNMARRIED MAN

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

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 6/3/2021, RECORDING INFORMATION: Recorded on 6/7/2021, as Instrument No. 2021-0022291 in Book OPR7033 Page 130 and later modified by a loan modification agreement recorded as Instrument 2023-0000115 Bk. OPR Vol. 7939 Pg. 194 on 01/03/2023

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 9, BLOCK "A", OF CLEMENTS RANCH 6, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 622 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 10/3/2023, the foreclosure sale will be conducted in Kaufman County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **10:00 AM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

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

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

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




4794153

Matter No.: 114891-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 RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT, BRANDY BACON, KATHY ARRINGTON, JACK BECKMAN, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, MICHELLE SCHWARTZ, JAMIE DWORSKY, PAUL A. HOEFKER or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 2950 North Loop West, Suite 500, Houston, TX 77092, Phone: (713) 293-3618.

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

By:   
Paul A. Hoefker, Attorney  
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

**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:** 05/30/2013  
**Grantor(s):** MARCUS L BARNETT AND LAYLA BARNETT, HUSBAND AND WIFE  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CENDERA FUNDING, INC., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$160,375.00  
**Recording Information:** Book 4363 Page 252 Instrument 2013-0010307  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 109 FORREST CREEK LANE, TERRELL, TX 75160

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** Nationstar Mortgage LLC  
**Mortgage Servicer:** Nationstar Mortgage LLC d/b/a Mr. Cooper  
**Current Beneficiary:** Nationstar Mortgage LLC  
**Mortgage Servicer Address:** 8950 Cypress Waters Blvd., Coppell, TX 75019

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of October, 2023  
**Time of Sale:** 11:00 AM 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 Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, 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. Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

BY:   
LAURANA HUGHES  
COUNTY CLERK  
DEPUTY

2023 AUG 24 PM 12: 54

FILED FOR RECORD  
KAUFMAN CO. TEXAS

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):** Brandy Bacon, Kathy Arrington, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

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

**Certificate of Posting**

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 8-21-08 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

**Exhibit "A"**

BEING LOT 12, IN BLOCK B, OF FORREST CREEK ADDITION, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, SLIDE 417, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

# Notice of Substitute Trustee Sale

F23-00134 TX  
Texas City Lots LLC

FILED FOR PUBLIC RECORDS  
KAUFMAN COUNTY TEXAS  
2023 AUG 24 10:26  
BY: LAURRA A. HARRIS  
CLERK

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

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

**Date:** 10/03/2023  
**Time:** The sale will begin no earlier than 10:00AM or no later than three hours thereafter. The sale will be completed by no later than 1:00 PM  
**Place:** Kaufman County, TX at the following location: On the front steps of the Kaufman County Courthouse, OR IF THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA, AT THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

Lot 1, Block D, THE RANCH AT CEDAR CREEK, PHASE 1, Kaufman County, Texas, according to the map or plat thereof, recorded in Cabinet 2, Envelope 726, Plat Records, Kaufman County, Texas.

APN: 160484

Commonly known as: Lot 1, Block D, Splitrail Drive, Mabank, TX 75143

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust, Assignment of Leases and Rents, Fixture Filing, and Security Agreement, dated 10/15/2021 (the “Deed of Trust”) and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 10/19/2021 as Document No. 2021-0043009 of the Real Property Records of Kaufman County, Texas.

<b>Trustor(s):</b>	Texas City Lots LLC, a Texas limited liability company	<b>Original Beneficiary:</b>	Swiss Avenue Capital, LLP, a Texas limited liability partnership
<b>Current Beneficiary:</b>	Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as trustee for Residential Mortgage Aggregation Trust	<b>Loan Servicer:</b>	FCI Lender Services, Inc., as Loan Servicer
<b>Current Substituted Trustees:</b>	Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Cherie Maples		

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

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in “as is, where is” condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the

deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Type of sale** - The present Beneficiary under the Deed of Trust has elected to conduct a unified foreclosure sale pursuant to the provisions of Texas Business and Commercial Code § 9.604 (a) and to include in the non-judicial foreclosure pursuant to the power of the sale granted by the deed of trust described in this Notice of Trustee's Sale all of the personal property and fixtures described within the loan documents. The present Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the present Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and Notice of Trustee's Sale. The real property and personal property encumbered by the Deed of Trust will be sold at the sale in accordance with the provisions of the Deed of Trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**Obligations Secured** - The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$267,602.00, executed by Texas City Lots LLC, a Texas limited liability company, and payable to the order of Swiss Avenue Capital, LLP, a Texas limited liability partnership; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Texas City Lots LLC, a Texas limited liability company. Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as trustee for Residential Mortgage Aggregation Trust is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses.


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

Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as trustee for Residential Mortgage Aggregation Trust

c/o Churchill Funding I, LLC  
1415 Vantage Park Drive  
Suite 240  
Charlotte, NC 28203  
[assetmgmt@churchillre.com](mailto:assetmgmt@churchillre.com)  
980-270-5758  
980-299-0562

Dated: 8-22-23

Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Cherie Maples



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

AFTER RECORDING, PLEASE RETURN TO:

Assured Lender Services, Inc.  
111 Pacifica, Suite 140  
Irvine, CA 92618  
Attn: Trustee Department

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 AUG 29 PM 3:11  
BY: LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

**Notice of Foreclosure Sale**

**August 28, 2023**

Deed of Trust ("Deed of Trust"):

Dated: August 30, 2022

Grantor: Visoth Am and Jennifer Albright, Husband and Wife

Address: 3120 Chinese Fir Drive, Heath, Kaufman County, Texas 75126

Trustee: Barbara Jones

Lender: Thrive Mortgage, L.L.C., a Texas limited liability company

Address: 4819 Williams Drive, Georgetown, Texas 78633

Recorded in: Kaufman County, Texas, under Document No. 2022-0033456

Legal Description: LOTS 17, BLOCK P, HEATH GOLF & YACHT CLUB, PHASE 2, TRACT 9, AN ADDITION TO THE CITY OF HEATH, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 496, PLAT RECORDS, KAUFMAN COUNTY, TEXAS AND DULY RECORDED UNDER CLERK'S FILE NO. 2019-10184, PLAT RECORDS, ROCKWALL COUNTY, TEXAS. (SAID PROPERTY LIES WHOLLY WITHIN KAUFMAN COUNTY, TEXAS).

Secures: Note ("Note") in the original principal amount of \$590,000.00, executed by Visoth Am and Jennifer Albright ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, October 3, 2023

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

Place: The sale will be conducted at the front steps of the Kaufman County Justice Center, 1902 US Highway 175, Kaufman, Texas 75142, as designated by the Commissioners' Court of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent to the location where this notice was posted.

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

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested a Substitute Trustee to sell the Property.

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

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

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

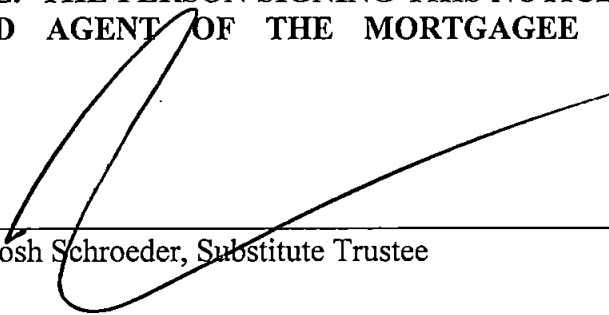
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Visoth Am and Jennifer Albright, Husband and Wife. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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

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

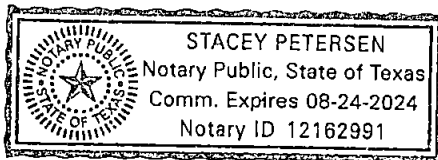
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

  
\_\_\_\_\_  
Josh Schroeder, Substitute Trustee

STATE OF TEXAS )  
COUNTY OF WILLIAMSON )

Before me, the undersigned notary public, on this day personally appeared Josh Schroeder, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 28<sup>th</sup> day of August 2023.



  
\_\_\_\_\_  
Notary Public, State of Texas

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

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

**DATE:** August 30, 2023

**NOTE:** described as follows:

Date: May 18, 2018  
Maker: Keith Raymond Willis and Carla Ann Willis  
Payee: Success Mortgage Corporation  
Original Principal Amount: \$174,299.00

FILED FOR RECORDS  
KAUFMAN CO. TEXAS  
2023 AUG 30 AM 11:45  
LAURAN HUGHES  
COUNTY CLERK  
BY: \_\_\_\_\_  
DEPUTY

**DEED OF TRUST:** described as follows:

Date: May 18, 2018  
Grantor: Keith Raymond Willis and Carla Ann Willis  
Trustee: Michael H. Patterson  
Beneficiary: Success Mortgage Corporation  
Recorded: filed for record on June 28, 2018, in the Real Property Records of Kaufman County, Texas under Instrument No. 2018-0015645

**LENDER:** CooperZadeh, LLC, a Texas limited liability company, through an Assignment of Deed of Trust dated November 1, 2022, and filed for record on January 18, 2023, with the Deed Records of Kaufman County, Texas under Instrument No. 2023-0001490.

**BORROWER:** Keith Raymond Willis and Carla Ann Willis

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

Being Lot 1, Block K, TOWN NORTH ESTATES NO. 2, INSTALLMENT NO. 2, an addition to the City of Terrell, Kaufman County, Texas, according to the plat thereof recorded in Cabinet 2, Envelope 521, of the Plat Records of Kaufman County, Texas, and more commonly known as 509 Town North Drive, Terrell, Texas 75160, together with all improvements, easements, personal property, intangibles, rents, revenues, contracts, and rights appurtenant to the real property, as described in the Deed of Trust.

**SUBSTITUTE TRUSTEE:** George A. Mallers or William L. Siegel as Substitute Trustee/Attorney/Authorized Agent of SN Servicing Corporation pursuant to Section 51.0076 of the Texas Property Code.

**SUBSTITUTE TRUSTEE ADDRESS:** Cowles & Thompson, P.C., 901 Main Street, Ste. 3900, Dallas, Texas 75202.

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

~~October 3, 2023~~, the first Tuesday of the month, to commence at 10:00 a.m. or within three (3) hours after that time.

**PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

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

**NOTICES**

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

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

**RECITALS**

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

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

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

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

EXECUTED as of August 30, 2023.

George A. Mallers, William L. Siegel  
as Substitute Trustee/Attorney/Authorized  
Agent of SN Servicing Corporation

George A. Mallers  
William L. Siegel  
**COWLES & THOMPSON, P.C. - DALLAS**  
901 Main Street, Suite 3200  
Dallas, Texas 75202  
**COWLES & THOMPSON, P.C. - PLANO**  
4965 Preston Park Blvd., Ste. 320  
Plano, Texas 75093  
Phone: 214-672-2000

**ACKNOWLEDGEMENT**

STATE OF TEXAS

§

COUNTY OF COLLIN

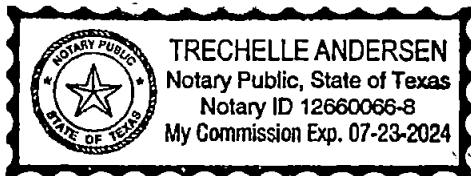
§

§

This instrument was acknowledged before me on August 30, 2023, by George A. Mallers. The acknowledging person personally appeared by:

physically appearing before me.

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

  
\_\_\_\_\_  
Notary Public - State of Texas

### 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> December 30, 2021	<b>Original Mortgagor/Grantor:</b> EVELYN A DOMINGUEZ-PONDEXTER AND BRANDON B PONDEXTER
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS TRUSTEE, AS NOMINEE FOR GUARANTEED RATE, INC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> LAKEVIEW LOAN SERVICING, LLC
<b>Recorded in:</b> <b>Volume:</b> 7409 <b>Page:</b> 315 <b>Instrument No:</b> 2022-0000184	<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 \$186,558.00, executed by EVELYN A. DOMINGUEZ-PONDEXTER and payable to the order of Lender.

**Property Address/Mailing Address:** 10268 COUNTY RD 4116, KAUFMAN, TX 75142

**Legal Description of Property to be Sold:** ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND SITUATED IN KAUFMAN COUNTY, TEXAS, AND BEING PART OF THE T. LOWRY SURVEY, ABSTRACT NO. 285, AND BEING COMMONLY KNOWN AS LOT 5 AND LOT 6, OF JASPER MEADOWS, PHASE I, AN UNRECORDED ADDITION OF KAUFMAN COUNTY, TEXAS, BEING ALL OF THE CALLED 2.16 ACRE TRACT OF LAND AS DESCRIBED IN A DEED FROM JOSEPH R. DAVENPORT TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS RECORDED IN VOLUME 2457 AT PAGE 486 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND SAID TRACT OF LAND BEING FURTHER DESCRIBED AS FOLLOWS:

BEGINNING AT A CAPPED 1/2 INCH IRON ROD FOUND FORE CORNER AT THE WEST CORNER OF SAID 2.16 ACRE TRACT, SAID POINT OF BEGINNING BEING AT THE WEST CORNER OF SAID LOT 5 AND THE SOUTH CORNER OF A 1.080 ACRE TRACT OF LAND AS CONVEYED TO LAURA COLLIN, SAID POINT OF BEGINNING ALSO BEING ON THE NORTHEAST LINE OF KAUFMAN COUNTY ROAD NO. 4116;

THENCE N 44°48'48" E ALONG THE NORTHWEST LINE OF SAID 2.16 ACRE TRACT AND LOT 5, A DISTANCE OF 335.31 FEET TO A CAPPED 5/8 INCH IRON ROD FOUND FOR A CORNER AT THE NORTH CORNER OF SAID 2.16 ACRE TRACT AND LOT 5;

THENCE S 45°02'54" E ALONG THE NORTHEAST LINE OF SAID 2.16 ACRE TRACT, LOT 5, AND LOT 6, PASSING A CAPPED 5/8 INCH IRON ROD FOUND AT A DISTANCE OF 140.73, IN ALL A TOTAL DISTANCE 281.15 FEET TO A CAPPED 5/8 INCH IRON ROD FOUND FOR A CORNER AT THE EAST CORNER OF SAID 2.16 ACRE TRACT AND LOT 6;

THENCE S 44°54'16" W ALONG THE SOUTHEAST LINE OF SAID 2.16 ACRE TRACT AND LOT 6, A DISTANCE OF 334.72 FEET TO A CAPPED 5/8 INCH IRON ROD FOUND FOR A CORNER AT THE SOUTH



CORNER OF SAID 2.16 ACRE TRACT AND LOT 6, SAID CORNER BEING ON THE NORTHEAST LINE OF KAUFMAN COUNTY ROAD NO. 4116;

THENCE N 45°10'12" W (BEARING BASIS) ALONG THE NORTHEAST LINE OF KAUFMAN COUNTY ROAD NO. 4116, THE SOUTHWEST LINE OF SAID 2.16 ACRE TRACT, AND THE SOUTHWEST LINES OF LOT 6 AND LOT 5, A DISTANCE OF 280.61 FEET TO THE POINT OF BEGINNING AND CONTAINING 2.160 ACRES OF LAND AND SAID TRACT OF LAND BEING KNOWN AS NO 10268 KAUFMAN COUNTY ROAD NO. 4116.

<b>Date of Sale:</b> October.03, 2023	<b>Earliest time Sale will begin:</b> 11:00 AM
---------------------------------------	--

**Place of sale of Property:** At the commissioner's court of Kaufman county does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

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

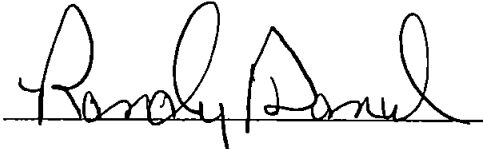
**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *LAKEVIEW LOAN SERVICING, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

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


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



SUBSTITUTE TRUSTEE

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

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 AUG 31 AM 8:20  
LAURANA HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

### Notice of [Substitute] Trustee Sale

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

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

**Date:** 10/03/2023

**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.

LAURAN LUGER  
COUNTY CLERK  
AVT  
DEPUTY

2023 AUG 31 AM 8:20

FILED FOR RECORD  
KAUFMAN CO. TEXAS

### **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**

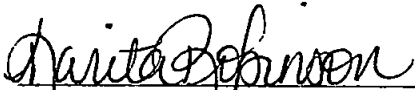
TS No.: 2021-00179-TX  
19-000503-673

### 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: August 24, 2023



Karita Robinson, 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, L.L.C., 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on \_\_\_\_\_ I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

**NOTICE OF FORECLOSURE SALE**

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

**1. Property to Be Sold.** The property to be sold is described as follows: LOT 2, BLOCK J, OF AMBER FIELDS WINDMILL FARMS PHASE 2B-SECTION 3, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 543, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 12/23/2020 and recorded in Book 6759 Page 15 Document 2020-0042190 real property records of Kaufman County, Texas.

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

Date: 10/03/2023

Time: 10:00 AM

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

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

**5. Obligations Secured.** The Deed of Trust executed by CARY REGENYE, provides that it secures the payment of the indebtedness in the original principal amount of \$255,900.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. MSR Asset Vehicle LLC is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is MSR Asset Vehicle LLC c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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

For additional sale information visit: [www.auction.com](http://www.auction.com) or (800) 280-2832

Certificate of Posting

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

LAURANNA RUGGIES  
COUNTY CLERK  
DEPUTY

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 AUG 31 AM 8:20

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 AUG 31 AM 9:13  
LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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

Matter No.: 103573-TX

Date: August 29, 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 10/3/2023, 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 Mortgage 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** 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  
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

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**



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.

If such sales do not result in full satisfaction of all of the Indebtedness, the liens and security interests of the Deed of Trust shall remain in full force and effect with respect to any of the Mortgaged Property not so sold and any and all items and types of real and personal property covered by the Deed of Trust and not described herein.

LENDER: NEXTLOTS NOW, LLC,  
a Texas limited liability company

By: *Beatriz F. Schmitt*  
Name: Beatriz F. Schmitt, Manager

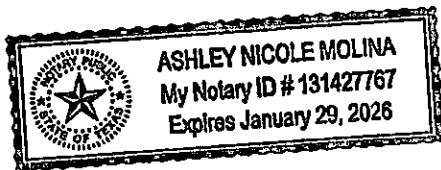
EXECUTED effective as of *August 30<sup>th</sup>, 2023*  
*[Signature]*  
Lee J. Schmitt, Trustee

THE STATE OF TEXAS       §  
  §  
COUNTY OF DALLAS       §

This instrument was acknowledged before me on *August 30<sup>th</sup>, 2023*, by  
Lee J. Schmitt, in the capacity therein stated.

[SEAL]

*[Signature]*  
Notary Public in and for the State of Texas




FILED FOR RECORD  
KAUFMAN CO TEXAS  
2023 AUG 31 PM 4:41  
LAURA A. HUGHES  
COUNTY CLERK  
BY: *[Signature]* 08/31/23

Exhibit A

Legal Description of the Land

**Property (including any improvements):** Lot 3, Oak Creek Estates, Section Two, A Subdivision In Kaufman County, Texas, According To The Map Or Plat Thereof, Recorded In Cabinet 1, Envelope 680, Plat Records Of Kaufman County, Texas.

*(Address: 1287 Rolling Cedar Ln Kaufman, Kaufman County, Texas 75142)*

BY:   
LAURA A. HUGHES  
2023 AUG 31 11:11 PM  
FILED FOR RECORD  
KAUFMAN COUNTY TEXAS

**Taxes Due as of Wednesday August 30, 2023**

Account No.: 32671

Victor Granados

Appr. Dist. No.: 0027340000003000300

Year	Base Tax Due	IF PAID BY August 31, 2023		IF PAID BY October 02, 2023		IF PAID BY October 31, 2023	
		Penalty, Interest, ACC*	Total Due	Penalty, Interest, ACC*	Total Due	Penalty, Interest, ACC*	Total Due
2022	\$1,593.30	\$681.93	\$2,275.23	\$701.05	\$2,294.35	\$720.19	\$2,313.49
<b>Total Amount:</b>	<b>\$1,593.30</b>	<b>\$681.93</b>	<b>\$2,275.23</b>	<b>\$701.05</b>	<b>\$2,294.35</b>	<b>\$720.19</b>	<b>\$2,313.49</b>

\* Additional Collection Costs

FILED FOR RECORD  
KAUFMAN COUNTY TEXAS  
2023 AUG 31 PM 4:41  
MARIE A. HUGHES  
CLERK  
BY: [Signature]



military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

SIGNED: September 1, 2023

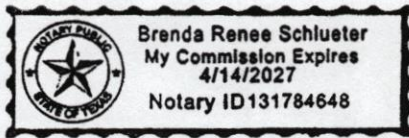
HEARTLAND COMMUNITY ASSOCIATION

By: J.A.A. III  
Judd A. Austin, III  
Its: Duly Authorized Agent

STATE OF TEXAS §  
  §  
COUNTY OF DALLAS §

BEFORE ME, the undersigned Notary Public on this day personally appeared Judd A. Austin, III, duly authorized agent for Heartland Community Association, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, on September 1, 2023.



Brenda Renee Schlueter  
Notary Public, State of Texas

AFTER RECORDING, PLEASE RETURN TO:

Judd A. Austin, Jr., Judd A. Austin, III, and Vinay B. Patel  
Henry Oddo Austin & Fletcher, P.C.  
1717 Main Street, Suite 4600  
Dallas, Texas 75201

**EXHIBIT "A"**

**Being Lot 37, Block 9, of HEARTLAND, Tract A, Phase 2C, an Addition to Kaufman County, Texas, according to the Map or Plat thereof recorded in Volume 2, Page 756, and Amended in Volume 2, Page 779, Plat Records of Kaufman County, Texas (the "Property").**

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 SEP - 1 AM 11:00  
LAURAN MICHES  
COUNTY CLERK  
BY: \_\_\_\_\_  
DEPUTY

23TX267-0413  
509 OLIVE TRAIL, FORNEY, TX 75126

## NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

LOT 5, BLOCK N, OF AMENDED FINAL PLAT OF THE TRAILS OF CHESTNUT MEADOW, PHASE 4, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE AMENDED MAP OR PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 9, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated August 10, 2012 and recorded on August 14, 2012 as Instrument Number 2012-0014282 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information:

October 03, 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 MICHELL HUGHES secures the repayment of a Note dated August 10, 2012 in the amount of \$185,382.00. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, whose address is c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, is the current mortgagee of the Deed of Trust and Note and Carrington Mortgage Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

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

DEPUTY  
L. LAURAKA HUGHES  
COUNTY CLERK  
2023 SEP - 7 AM 8:15  
KAUFMAN CO. TEXAS  
FILED FOR RECORD



4795604

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, Angela Cooper, Dustin George

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

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



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, Angela Cooper, Dustin George  
c/o Miller, George & Suggs, PLLC  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 7 day of September, 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 SEP -7 AM 8:15  
LAURALEE HUGHES  
COUNTY CLERK  
BY:  DEPUTY

## NOTICE OF FORECLOSURE SALE

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

1. *Property to Be Sold.* The property to be sold is described as follows: LOT 1, IN BLOCK B, OF CREEKSIDE ESTATES, PHASE 1, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 2, ENVELOPE 530, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

PARCEL ID: 0007750000001000606

COMMONLY KNOWN AS: 101 BRUSHY CREEK LANE, TERRELL, TEXAS 75160

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 03/19/2020 and recorded in Book 6345 Page 562 Document 2020-0007932 real property records of Kaufman County, Texas.

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

Date: 10/03/2023

Time: 10:00 AM

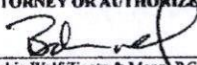
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

5. *Obligations Secured.* The Deed of Trust executed by FRANCES LAWSON RICKARD AND JEFFERY BRIAN ESKUE AND HOLLY A. ESKUE, provides that it secures the payment of the indebtedness in the original principal amount of \$201,286.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Cardinal Financial Company, Limited Partnership is the current mortgagee of the note and deed of trust and CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP is mortgage servicer. A servicing agreement between the mortgagee, whose address is Cardinal Financial Company, Limited Partnership c/o CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, 1 Corporate Dr., Ste 360, Lake Zurich, IL 60047 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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

For additional sale information visit: [www.auction.com](http://www.auction.com) or (800) 280-2832

Certificate of Posting

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 9-7-23 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 SEP -7 AM 8:15

L.A. HUGHES  
COUNTY CLERK  
DEPUTY  


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

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

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

Date: October 03, 2023

Time: The sale will begin at 11:00 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 2018-0027569 real property records of KAUFMAN County, Texas, with NAARTUB GUERRERO JR AND ERIKA GUERRERO, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by NAARTUB GUERRERO JR AND ERIKA GUERRERO, securing the payment of the indebtednesses in the original principal amount of \$167,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. SWBC MORTGAGE CORPORATION 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. CENLAR FSB, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o CENLAR FSB  
425 PHILLIPS BLVD  
EWING, NJ 08618

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 SEP -7 AM 11:30  
LAURANA HUGHES  
COUNTY CLERK  
DEPUTY



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead KATHY ARRINGTON, JACK BECKMAN, MICHELLE SCHWARTZ, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON OR JAMIE DWORSKY whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

*Il sb*

Israel Saucedo

**Certificate of Posting**

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 9-7-23 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: 9-7-23

**EXHIBIT "A"**

BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LOCATED IN THE E. HIGDON SURVEY, A-197, KAUFMAN COUNTY, TEXAS BEING DESCRIBED AS PART OF LOTS 3 AND 4 OF HILLTOP ACRES, AN UNRECORDED SUBDIVISION, BEING MORE PARTICULARLY AS ALL OF A CALLED 0.50 ACRE TRACT OF LAND DESCRIBED IN DEED OF THE STEVEN'S FAMILY TRUST RECORDED IN DOCUMENT NO. 2013-0020225 OF THE OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS (OPRKCT). SAID LOT, TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD FOUND AT THE EAST CORNER OF THE ABOVE STEVEN'S FAMILY TRUST 0.50 ACRE TRACT, THE SOUTHWEST LINE OF BREELAND DRIVE, THE NORTH CORNER OF THE DANIEL H. AND SHELLY DEGARMO 0.5 ACRE TRACT AS DESCRIBED IN DEED RECORDED IN VOLUME 4422, PAGE 77 OF THE OPRKCT. BEING THE EAST CORNER OF THIS TRACT;

THENCE, S 42 DEGREES 30' 01" W, 178.43 FEET ALONG THE COMMONLINE OF THE DEGARMO 0.5 ACRE TRACT AND THIS TRACT TO A 1/2" IRON ROD FOUND AT THE SOUTH CORNER OF THE STEVEN'S FAMILY TRUST 0.50 ACRE TRACT, THE NORTHEAST LINE OF THE DANNY AND RUTH ANDREWS 1.3631 ACRE TRACT OF LAND AS DESCRIBED IN DEED RECORDED IN VOLUME 759, PAGE 416 OF THE DEED RECORDS, KAUFMAN COUNTY, TEXAS BEING THE SOUTH CORNER OF THIS TRACT;

THENCE N 47 DEGREES 00' 09" W, 84.55 FEET ALONG THE COMMON LINE ANDREW 1.3631 ACRE TRACT AND THIS TRACT TO A 1/2" IRON ROD FOUND AT THE WEST CORNER OF THE STEVEN'S FAMILY TRUST 0.50 ACRE TRACT THE EAST LINE OF THE DONNA K. SCOTT 0.9183 ACRE TRACT AS DESCRIBED IN DEED RECORDED IN VOLUME 5109, PAGE 377, OF THE OPRKCT, BEING THE WEST CORNER OF THIS TRACT;

THENCE, N 19 DEGREES 16' 59" E, ALONG THE COMMON LINE OF THE SCOTT 0.9183 ACRE TRACT AND THIS TRACT PASSING THE SOUTH CORNER OF THE MIKE ROBERTS AS SHOWN IN CAD FILENO. 26720 AN CONTINUING A TOTAL DISTANCE OF 193.82 FEE TO A 1/2" IRON ROD SET WITH A PLASTIC CAP LABELED #4207 IN THE SOUTHWEST LINE OF BREELAND DRIVE, BEING THE NORTH CORNER OF THE STEVEN'S FAMILY TRUST 0.50 ACRE TRACT AND THIS TRACT;

THENCE, S 47 DEGREES 21' 00" E, 160.95 FEE ALONG THE SOUTHWEST LINE OF BREELAND DRIVE TO THE POING OF BEGINNING AND CONTAINING 0.50 ACRES OF LAND MORE OR LESS.

A

**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: **June 29, 2022**

Grantor(s): **Jose R. Torres Arvizo, a single man and Rosa Maria Martinez, a single woman**

Original Mortgagee: **Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB**

Original Principal: **\$328,411.00**

Recording Information: **Book 7703, Page 177**

Property County: **Kaufman**

Property: **LOT 23, BLOCK "R", OF LAKEWOOD TRAILS ADDITION, PHASE TWO, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 697, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.**

Property Address: **4306 Paxton 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: **FLAGSTAR BANK, N.A.**

Mortgage Servicer: **Flagstar Bank**

Mortgage Servicer Address: **5151 Corporate Drive  
Troy, MI 48098**

**SALE INFORMATION:**

Date of Sale: **October 3, 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, 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, Padgett Law Group, 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, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

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

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

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

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

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

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. 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.

*James*

Michael J. Burns / Jonathan Smith

**CERTIFICATE OF POSTING**

My name is Donna Stockman, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 9-11-23, I filed at the office of the Kaufman County Clerk to be posted at the Kaufman County courthouse this notice of sale.

*Donna Stockman*

Declarant's Name: Donna Stockman

Date: 9-11-23

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

WITNESS MY HAND this 11 day of September, 2023.

*Donna Stockman*

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 SEP 11 AM 9:50  
LAURA R. HUGHES  
COUNTY CLERK  
BY: *[Signature]*  
DEPUTY

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2023 SEP 11 AM 10:56

5032 DEE DRIVE  
TERRELL, TX 75160

LAURAJA HUGHES  
COUNTY CLERK

00000009837048

BY: \_\_\_\_\_  
mv

**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: October 03, 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 12, 2007 and recorded in Document INSTRUMENT NO. 2007-00024837 real property records of KAUFMAN County, Texas, with STACIE M. HUNTINGTON-WALDROP, AN UNMARRIED WOMAN AND NORAH T. HUNTINGTON, AN UNMARRIED WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by STACIE M. HUNTINGTON-WALDROP, AN UNMARRIED WOMAN AND NORAH T. HUNTINGTON, AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$104,597.00, 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.

*Isrl S*

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 9-11-23 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: 9-11-23

5032 DEE DRIVE  
TERRELL, TX 75160

0000009837048

0000009837048

KAUFMAN

**EXHIBIT "A"**

LOT 102, SOUTH RIDGE ADDITION, FIFTH INSTALLMENT, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN CABINET 2, SLIDE 398, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

**Notice of Trustee's Sale**

**Date:** March 10, 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:** Note Holdings Management Trust by transfer from Kaufman County Land Trust

**Mortgagee's Address:**

C/O P. O. Box 15826  
San Antonio, TX 78212-4281

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

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

**Note:** Note dated November 21, 2019 in the amount of \$149,900.00

**Deed of Trust**

**Date:** November 21, 2019

**Grantor:** Jasiel Sanchez Ontiveros

**Mortgagee:** Kaufman County Land Trust

**Recording information:** Document Number #2019-0029566, 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):** ~~April 4, 2023~~ **OCTOBER 3**

**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 Commissioners 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.

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**Date:** March 10, 2023

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

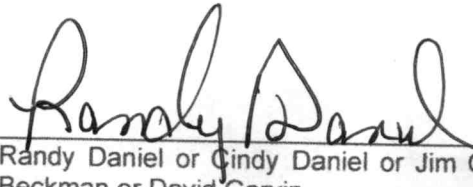
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Mortgage Servicer has appointed Randy Daniel or Cindy Daniel or Jim O'Bryant or Jack Beckman or David Garvin as Trustee under the Deed of Trust. Mortgage Servicer has instructed Trustee to offer the Property for sale toward the satisfaction of the 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 cursive script that reads "Randy Daniel". The signature is written in black ink and is positioned above a horizontal line.

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

EXHIBIT "A"

Tract 21

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 within 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 2668.60 feet for witness;

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

THENCE North 45 degrees 01 minutes 59 seconds East, passing a 1/2 inch steel rod set and capped "Vogt 5248" at 30.00 feet, in all 1677.90 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 10 seconds West, passing a 1/2 inch steel rod set and capped "Vogt 5248" at 1647.28 feet, in all 1677.28 feet to the Point of Beginning and containing 10.28 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.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2023 SEP 12 AM 10:02  
LAURA A HUGHES  
COUNTY CLERK  
BY: [Signature]  
DEPUTY

#2020-0001890  
Filed for Record in Kaufman County TX  
01/22/2020 12:50:09 PM