

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#: 23-29336

FILED FOR RECORD
KAUFMAN CO TEXAS

2023 AUG 10 AM 7:31

LAURA A. HUGHES
COUNTY CLERK
BY: 
REPLUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 8/22/2014, YOLANDA SHAVONN SMITH, A SINGLE PERSON , as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of ALLAN B. POLUNSKY, 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 \$167,857.00, 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 8/25/2014 as Volume 2014-0014478, Book 4626, Page 599, in Kaufman County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot 10, in Block 23 of Heartland Trace of Phase 3A, an addition to Kaufman County, Texas, according to the map or Plat thereof recorded in Cabinet 3, Page 37, of the Map and/or Plat records of Kaufman County, Texas,

Commonly known as: **2012 ALLYSON DR HEARTLAND, 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, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Randy Daniel or Cindy Daniel or Jim O'Bryant** , **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 ~~11/7/2023~~ **11/7/2023 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: **THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

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.



4793101

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.

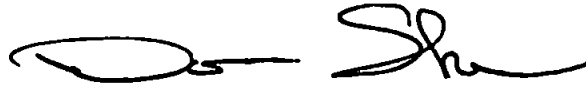
If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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 8/8/2023


WITNESS, my hand this 8/10/23



By: Hung Pham, Trustee Sale Specialist
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, 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

FILED FOR RECORD
KAUFMAN CO TEXAS
2023 AUG 10 AM 7:31
LAURA A. HUGHES
COUNTY CLERK
BY:  SECURITY

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#: 23-29380

FILED FOR RECORD
KAUFMAN CO TEXAS

2023 AUG 10 AM 7:31

LAURA A. HUGHES
COUNTY CLERK

BY: _____

REALTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 10/30/2018, Sandra Ann McDaniel, an Unmarried Woman, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Allan B Polunsky, as Trustee, Mortgage Electronic Registration Systems, Inc., solely as nominee for Carrington Mortgage Services, LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$112,535.00, payable to the order of Mortgage Electronic Registration Systems, Inc., solely as nominee for Carrington Mortgage Services, LLC, which Deed of Trust is Recorded on 10/31/2018 as Volume 2018-00277269, Book 5847, Page 327, Loan Mod recorded on 08/16/2021 as Instrument No. 2021-0032691 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;

See attached exhibit "A" attached hereto and made a part hereof

Commonly known as: **704 N WILSON STREET KAUFMAN, TX 75142**

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, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Randy Daniel or Cindy Daniel or Jim O'Bryant**, **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 **WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF QUERCUS MORTGAGE INVESTMENT TRUST**, 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 11/7/2023 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: **THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

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



4793218

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 Mortgagee, 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 8/8/2023

WITNESS, my hand this August 10 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

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

FILED FOR RECORD
KAUFMAN COUNTY TEXAS

2023 AUG 10 AM 7:31

LAURA A. HUGHES
COUNTY CLERK

BY:  CLERK

EXHIBIT 'A'

File No.: **KCT-2201045 (AR)**
Property: **704 N. Wilson St., Kaufman, TX 75142**

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED WITHIN THE CORPORATE LIMITS OF THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, PART OF BLOCK NO. 14 OF THE ALLEN ADDITION TO SAID CITY OF KAUFMAN AND ALL OF THAT CERTAIN TRACT CONVEYED TO ROBERTO D. CASTANEDA ON MAY 21, 2003, RECORDED IN VOL. 2205 PAGE 144 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO-WIT;

BEGINNING AT A 1/2" IRON ROD FOUND AT THE NORTHWEST CORNER OF THE ABOVE MENTIONED CASTANEDA TRACT, AT THE NORTHWEST CORNER OF THE ABOVE MENTIONED BLOCK NO. 14 AND BEING AT THE INTERSECTION OF THE EAST LINE OF WILSON STREET WITH THE SOUTH LINE OF ALLEN STREET.

THENCE S 89 DEG. 57 MIN. 00 SEC. E, WITH THE NORTH LINE OF SAID BLOCK NO. 14 AND WITH THE SOUTH LINE OF ALLEN STREET, A DISTANCE OF 102.00 FT. TO A 1/2" IRON ROD FOUND AT THE NORTHEAST CORNER OF SAID CASTANEDA TRACT.

THENCE S 0 DEG. 01 MIN. 48 SEC. W, A DISTANCE OF 102.00 FT. TO A 1/2" IRON ROD FOUND AT THE SOUTHEAST CORNER OF SAID CASTANEDA TRACT, AT THE NORTHWEST CORNER OF THE L. M. ROSE, ET UX TRACT, RECORDED IN VOL. 656 PAGE 469 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING AT THE NORTHEAST CORNER OF THE DONNA M. BROWN, ET VIR TRACT, RECORDED IN VOL. 1620 PAGE 234 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS.

THENCE N 89 DEG. 57 MIN. 00 SEC. W, WITH THE NORTH LINE OF SAID BROWN TRACT, PASSING THE NORTHWEST CORNER OF SAME, CONTINUING A TOTAL DISTANCE OF 102.00 FT. TO A 1/2" IRON ROD FOUND AT THE SOUTHWEST CORNER OF SAID CASTANEDA TRACT, AT THE NORTHWEST CORNER OF THE MUGGY COLLIER TRACT, RECORDED IN VOL. 2133 PAGE 155 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, IN THE WEST LINE OF THE ABOVE MENTIONED BLOCK NO. 14 AND BEING IN THE EAST LINE OF WILSON STREET.

THENCE N 0 DEG. 01 MIN. 48 SEC. E, WITH THE WEST LINE OF SAID BLOCK NO. 14 AND WITH THE EAST LINE OF WILSON STREET, A DISTANCE OF 102.00 FT. TO THE POINT OF BEGINNING, CONTAINING 0.239 OF AN ACRE 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. 18382

FILED FOR RECORD
KAUFMAN CO TEXAS

2023 AUG 10 AM 7:31

LAURA A. HUGHES
COUNTY CLERK

BY:

Our Case No. 23-03909-FC

FILED FOR RECORD
KAUFMAN CO. TEXAS
2023 AUG 17 AM 8:14
BY: LAURAN HUGHES
COUNTY CLERK
DEPUTY

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

THE STATE OF TEXAS
COUNTY OF KAUFMAN

Deed of Trust Date:
November 30, 2021

Property address:
2909 CASCADE LANE
HEARTLAND, TX 75126

Grantor(s)/Mortgagor(s):
DENIECIA POLK, AN UNMARRIED WOMAN

LEGAL DESCRIPTION: Lot 9, Block 3, HEARTLAND PHASE 15, a subdivision in Kaufman County, Texas, according to the final plat thereof recorded in Document No. 2020-0015435, Map of Plat Records of Kaufman County, Texas.

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

Earliest Time Sale Will Begin: 11:00 AM

Current Mortgagee:
LAKEVIEW LOAN SERVICING, LLC

Date of Sale: NOVEMBER 7, 2023

Property County: KAUFMAN

Original Trustee: ALLAN B. POLUNSKY

Recorded on: December 9, 2021
As Clerk's File No.: 2021-0050806
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, NOVEMBER 7, 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, August 15, 2023

MARINOSCI LAW GROUP, P.C.

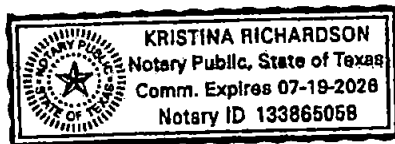
By: [Signature]
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Kristina Richardson, the undersigned officer, on this, the 15th day of August 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)

[Signature]
Notary Public for the State of TEXAS



My Commission Expires: 7-19-2026
Kristina Richardson
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC
3637 SENTARA WAY
SUITE 303
VIRGINIA BEACH, VA 23452
Our File No. 23-03909

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

Carrington Foreclosure Services, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
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Pay Off Requests: 1-800-561-4567
TS#: 23-29392

FILED FOR RECORD
KAUFMAN CO. TEXAS
2023 AUG 17 AM 8:13
BY: LAURA A. HUGHES
COUNTY CLERK
DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 8/22/2008, RALPH S. DELLINGER, JR. AND WIFE, ANGEL M. DELLINGER, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of JON MULKIN, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for COMPASS BANK, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$113,502.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for COMPASS BANK, which Deed of Trust is Recorded on 8/29/2008 as Volume 2008-00016722, Book , Page , Rerecorded on 03/20/2023 as Instrument No. 2023-0007199 in Kaufman County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot 7 and the Southeast 30 feet of Lot 8, Block 6, Murphy Addition, Crandall, Kaufman County, Texas, according to the Plat of said Addition recorded in Volume 91, Page 1, Deed Records, Kaufman County, Texas.

Commonly known as: **406 COLLEGE ST CRANDALL, TX 75114**

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, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Randy Daniel or Cindy Daniel or Jim O'Bryant**

, **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 **WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF QUERCUS MORTGAGE INVESTMENT TRUST**, 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 11/7/2023 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: **THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**



4793856

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.

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WITNESS, my hand this 8/15/2023

WITNESS, my hand this AUG 17 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, Brandy Bacon,
Michelle Schwartz, Jamie Dworsky, Randy Daniel
or Cindy Daniel or Jim O'Bryant

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TS#: 23-29396

FILED FOR RECORD
KAUFMAN CO. TEXAS
2023 AUG 17 AM 8:13
BY: LAURA HUGHES
COUNTY CLERK
DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 3/19/2010, Joshua James Kennedy, joined pro forma by his spouse, Jennifer Kennedy, solely to perfect lien, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Randall C Present, as Trustee, Mortgage Electronic Registration Systems, Inc., solely as nominee for DHI Mortgage Company Ltd, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$127,846.00, payable to the order of Mortgage Electronic Registration Systems, Inc., solely as nominee for DHI Mortgage Company Ltd, which Deed of Trust is Recorded on 3/22/2010 as Volume 2010-0004474, Book , Page , in Kaufman County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot 15, Block 18, Heartland Tract A Phase 3A, an Addition to Kaufman County, Texas, according to the plat thereof recorded in Cabinet 3, Envelope 37, Plat Records of Kaufman County, Texas.

Commonly known as: **2022 STAGECOACH TRAIL HEARTLAND, 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, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Randy Daniel or Cindy Daniel or Jim O'Bryant** , **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 **11/7/2023 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: **THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

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 8/15/2023

WITNESS, my hand this AUG 17 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, 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

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: ~~November 07, 2023~~

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

Place: THE FRONT STEPS OF THE KAUFMAN COUNTY 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 July 29, 2016 and recorded in Document CLERK'S FILE NO. 2016-0015084; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 2019-0029534 AND 2022-0018174 real property records of KAUFMAN County, Texas, with MARISSA J, SOTO AND RICKY A. SOTO, WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by MARISSA J, SOTO AND RICKY A. SOTO, WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$201,286.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

FILED FOR RECORDS
KAUFMAN CO. TEXAS
2023 AUG 24 PM 12:50
LAURAN 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 TERRY WATERS, BRUCE MILLER, DAVID RAY, THOMAS LESTER, ASHLEE LUNA, KINNEY LESTER, RAMIRO CUEVAS, CARY CORENBLUM, JOSHUA SANDERS, MATTHEW HANSEN, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, AUCTION.COM, JACK BECKMAN, DAVID STOCKMAN, DONNA STOCKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, STOCKMAN FORECLOSURE SERVICES INC., JUDITH A. FRAPPIER, ROBERT FORSTER, OR JEFFREY FLEMING whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

Is: sb

Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 8-24-23 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: 8-24-23

15583 SADDLE RIDGE CIRCLE
TERRELL, TX 75160

0000009880238

0000009880238

KAUFMAN

EXHIBIT "A"

BEING LOT 52, IN BLOCK C, OF LONGSPUR ESTATES, AN ADDITION TO THE EXTRATERRITORIAL JURISDICTION OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 675, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: ~~November 07, 2023~~

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

Place: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

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

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

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

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


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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2023 AUG 24 PM 12:51
LAURAN HUGHES
COUNTY CLERK
BY: *KC*
DEPUTY



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead TERRY WATERS, BRUCE MILLER, DAVID RAY, THOMAS LESTER, ASHLEE LUNA, KINNEY LESTER, RAMIRO CUEVAS, CARY CORENBLUM, JOSHUA SANDERS, MATTHEW HANSEN, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, AUCTION.COM, JACK BECKMAN, DAVID STOCKMAN, DONNA STOCKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, STOCKMAN FORECLOSURE SERVICES INC., JUDITH A. FRAPPIER, ROBERT FORSTER, OR JEFFREY FLEMING whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



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 8-24-23 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: 8-24-23

2264 TORCH LAKE DR
FORNEY, TX 75126

00000009793563

00000009793563

KAUFMAN

EXHIBIT "A"

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

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: November 07, 2023~~

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

Place: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated August 01, 2013 and recorded in Document CLERK'S FILE NO. 2013-0014684 real property records of KAUFMAN County, Texas, with WILLIAM TAYLOR RICHARDSON, UNMARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by WILLIAM TAYLOR RICHARDSON, UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of \$196,278.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2023 AUG 24 PM 12: 50
LAUREN A. HUGHES
COUNTY CLERK
BY: RC
DEPUTY



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead TERRY WATERS, BRUCE MILLER, DAVID RAY, THOMAS LESTER, ASHLEE LUNA, KINNEY LESTER, RAMIRO CUEVAS, CARY CORENBLUM, JOSHUA SANDERS, MATTHEW HANSEN, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, AUCTION.COM, JACK BECKMAN, DAVID STOCKMAN, DONNA STOCKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, STOCKMAN FORECLOSURE SERVICES INC., JUDITH A. FRAPPIER, ROBERT FORSTER, OR JEFFREY FLEMING whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



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 8-24-23 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: 8-24-23

10155 HELMS TRAIL
FORNEY, TX 75126

0000009879164

0000009879164

KAUFMAN

EXHIBIT "A"

LOT 39, BUFFALO ACRES, PHASE 2, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREFORE RECORDED IN CABINET 2, ENVELOPE 265, PLAT RECORDS KAUFMAN COUNTY TEXAS.

A

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

Matter No.: 115364-TX

Date: August 25, 2023

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: ZAKARY DOUGLAS ROWTON AND ERICA MICHELLE ROWTON,
HUSBAND AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
BENEFICIARY, AS NOMINEE FOR TOWN SQUARE MORTGAGE AND
INVESTMENTS LLC. DBA TOWN SQUARE MORTGAGE, ITS
SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 4/12/2022, RECORDING INFORMATION: Recorded on 4/13/2022, as Instrument No.
2022-0014491 in Book OPR 7576 Page 596

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 36, BLOCK 21, OF HEARTLAND PHASE 11,
AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR

PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 482, OF THE PLAT RECORDS OF KAUFMAN
COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 11/7/2023, the foreclosure sale will be conducted in
Kaufman County in the area designated by the Commissioners' Court, pursuant to Section 51.002 of the Texas
Property Code as the place where the foreclosure sales are to take place. If no place is designated by the
Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The
trustee's sale will be conducted no earlier than 11:00 AM, or not later than three (3) hours after that time, by one of
the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on
any lien indebtedness superior to the Deed of Trust.

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

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



Matter No.: 115364-TX

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE BRANDY BACON, KATHY ARRINGTON, JACK BECKMAN, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, MICHELLE SCHWARTZ, JAMIE DWORSKY, ANGELA COOPER, 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

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

DEED OF TRUST INFORMATION:

Date: 12/21/2020
Grantor(s): REGINE L SESSION, AN UNMARRIED WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS
Original Principal: \$185,970.00
Recording Information: Book 6751 Page 599 Instrument 2020-0041635
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 2936 MOURNING DOVE TRL, 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 7th day of November, 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 Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com, Jack Beckman, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

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

FILED FOR RECORDS
KAUFMAN CO. TEXAS
2023 AUG 24 PM 12:54
LAURAY HUGHES
COUNTY CLERK
REPLITY

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

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

Substitute Trustee Address: 14841 Dallas Parkway, Suite 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 8-21-19 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 8, BLOCK "H", WILDCAT RANCH PHASE 2, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 584, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

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

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated July 06, 2015 and recorded under Vol. 4823, Page 284, or Clerk's File No. 2015-0012485, in the real property records of KAUFMAN County Texas, with Jesse Gutierrez and Joy Gutierrez, Husband and Wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Summit Funding, Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Jesse Gutierrez and Joy Gutierrez, Husband and Wife securing payment of the indebtedness in the original principal amount of \$162,011.00 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 Jesse Gutierrez, Joy Gutierrez. Lakeview Loan Servicing, LLC. is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

Legal Description:

LOT 15, BLOCK 41, AMENDED PLAT, HEARTLAND, TRACT A, PHASE 1B, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP/PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 20, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 11/07/2023

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 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, 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



Will Morphis, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

STATE OF TEXAS

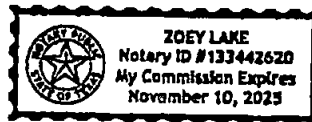
COUNTY OF HARRIS

Before me, the undersigned Notary Public, on this day personally appeared Will Morphis as Attorney for the Mortgagee and/or Mortgage Servicer known to me or proved to me through a valid State driver's license or other official identification described as Personal Knowledge, to be the person whose name is subscribed to the foregoing instrument and acknowledge to me that he/she executed the same for the purposes and consideration therein expressed.

Executed on this the 29th day of August, 2023.



Notary Public Signature



Posted and filed by: _____

Printed Name: _____

C&M No. 44-23-2047

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

A

FILED FOR RECORD
KAUFMAN CO. TEXAS

2023 AUG 31 AM 9:14

BY: 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.: 115153-TX

Date: August 25, 2023

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: STEVIE D CHAPA, AN UNMARRIED MAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR EVERETT FINANCIAL, INC. DBA SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 3/11/2022, RECORDING INFORMATION: Recorded on 3/15/2022, as Instrument No. 2022-0010104 in Book OPR 7524 Page 563

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 32, BLOCK "C", OF TRAILWIND PHASE 1, AN ADDITION TO THE CITY OF MESQUITE, KAUFMAN COUNTY, TEXAS,

ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 658 OF THE PLAT RECORDS OF KAUFMAN

COUNTY, TEXAS AND UNDER CLERK'S DOCUMENT NO. 2020-0033462 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 11/7/2023, the foreclosure sale will be conducted in Kaufman County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

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

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




Matter No.: 115153-TX

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I **HEREBY APPOINT AND DESIGNATE 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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2023 AUG 24 AM 8:00
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature]
DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2022-03638

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: 11/7/2023
Time: **The earliest time the sale will begin is 10:00 AM**
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE

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

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

LOT 26, BLOCK X, CLEMENTS RANCH PHASE 4, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 577 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Commonly known as: 4403 STOCKDALE LN FORNEY, TX 75126

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 12/9/2020 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 12/10/2020 under County Clerk's File No 2020-0039791, in Book 6730 and Page 338 of the Real Property Records of Kaufman County, Texas.

Grantor(s): DAVID DEANDA AND MIRANDA DEANDA, HUSBAND AND WIFE
Original Trustee: ANGELA R HERNANDEZ
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 DHI MORTGAGE COMPANY, LTD., its successors and assigns
Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation

T.S. #: 2022-03638

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

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

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

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

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

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$262,590.00, executed by DAVID DEANDA AND MIRANDA DEANDA, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI MORTGAGE COMPANY, LTD., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

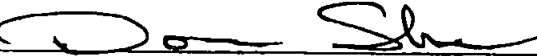
Freedom Mortgage Corporation
10500 Kincaid Drive
Fishers, IN 46037
Phone: 855-690-5900

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

T.S. #: 2022-03638

Dated: 8-24-23

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 Hulseley, Jan
Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela
Cooper, Nestor Solutions, LLC



c/o Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
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
214 5th Street, Suite 205
Huntington Beach, California 92648 .

Notice of Foreclosure Sale

September 14, 2023

FILED FOR RECORD
KAUFMAN CO. TEXAS

2023 SEP 14 AM 8:37

LAURA A HUGHES
COUNTY CLERK
BY: 
DEPUTY

Deed of Trust

Dated: October 15, 2021

Grantor: Angela M. Dates, a single person

Trustee: Michael Fritz Baird

Lender: Texas Dow Employees Credit Union

Recorded in: Filed of record under clerk's file number 2021-0042895 of the real property records of Kaufman County, Texas

Legal Description: **LOT 35, BLOCK B, RIVER RIDGE, PHASE 2B, AN ADDITION TO THE CITY OF CRANDALL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE AMENDED MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE(S) 636, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.**

Property Address: 604 Comal Dr., Crandall, TX 75114

Secures: Adjustable Rate Note ("Note") in the original principal amount of \$276,595.00, executed by Angela M. Dates ("Borrower") and payable to the order of Lender

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

Substitute Trustee: Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Stockman Foreclosure Services Inc.

Substitute Trustee's Address: 1770 St. James Place, Suite 150, Houston, Texas 77056

Foreclosure Sale:

Date: November 7, 2023

Time: The sale of the Property will be held between the hours of 11:00 a.m. and 4:00 p.m. local time; **the earliest time at which the**

15L 96602

Foreclosure Sale will begin is 11:00 a.m. and not later than three hours thereafter.

Place: Front steps of the Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, TX 75142, or as otherwise designated by the county commissioner's office.

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

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

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

by Substitute Trustee.

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

A handwritten signature in black ink that reads "Donna Stockman". The signature is written in a cursive style and is enclosed within a hand-drawn oval.

Jack Beckman, David Stockman, Donna Stockman,
Michelle Schwartz, Kathy Arrington, Janet Pinder,
Brandy Bacon, Jamie Dworsky, Stockman
Foreclosure Services Inc., Substitute Trustee

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#: 23-29463

FILED FOR RECORD
KAUFMAN CO. TEXAS
2023 SEP 14 AM 8:37
BY: LAURA A. HUGHES
COUNTY CLERK
DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 5/31/2018, Jerry Lynn Morrow and Glenda Marie Morrow, husband and wife, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Michael Burns, Attorney at Law, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Ark-La-Tex Financial Services, LLC dba Benchmark Mortgage, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$252,971.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Ark-La-Tex Financial Services, LLC dba Benchmark Mortgage, which Deed of Trust is Recorded on 6/1/2018 as Volume 2018-0013245, Book , Page , Loan Modification recorded on 4/17/2023 as Instrument No. 2023-0009975 in Kaufman County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot 8, Block 12, Devonshire Village 3B1 and Village 3B2, an Addition to Kaufman County, 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: **2018 ROSEBURY LANE 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, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, 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 11/7/2023 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: **At the commissioner's court of Kaufman county does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions.**

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



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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 9/12/2023

WITNESS, my hand this SEP 14 2023



By: Hung Pham, Trustee Sale Specialist
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, Brandy Bacon,
Michelle Schwartz, Jamie Dworsky, Angela
Cooper
C/O Carrington Foreclosure Services, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

KAUFMAN County

Deed of Trust Dated: January 4, 2022

Amount: \$284,648.00

Grantor(s): CEDRIC NOBLES and LAKECIA BLUITT

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

Current Mortgagee: LAKEVIEW LOAN SERVICING, LLC

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

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

Recording Information: Document No. 2022-0000785

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

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

Earliest Time Sale Will Begin: 10:00 AM

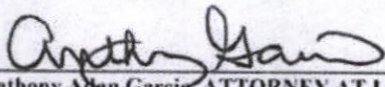
Place of Sale: The foreclosure sale will be conducted at public venue in the area designated by the KAUFMAN County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court,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

MATTHEW HANSEN OR BRUCE MILLER, DAVID RAY, THOMAS LESTER, ASHLEE LUNA, KINNEY LESTER, RAMIRO CUEVAS, TERRY WATERS, JOSHUA SANDERS, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, CONRAD WALLACE, CINDY DANIEL, JIM O'BRYANT, RANDY DANIEL, BRENDA WIGGS, GUY WIGGS, DENISE BOERNER, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, JACK BECKMAN, KATHY ARRINGTON, JAMIE DWORSKY OR MICHELLE SCHWARTZ have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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

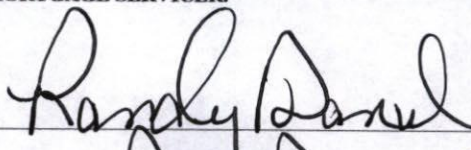
A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice.

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



Anthony Alan Garcia, ATTORNEY AT LAW

HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2023-001717



Printed Name: Randy Daniel

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

LAUREN HUGHES
COUNTY CLERK
DEPUTY

2023 SEP 14 AM 10:37

FILED FOR RECORD
KAUFMAN CO. TEXAS

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: November 07, 2023

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

Place: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 02, 2021 and recorded in Document CLERK'S FILE NO. 2021-0014658 real property records of KAUFMAN County, Texas, with RICHARD RANDAL HOLT, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by RICHARD RANDAL HOLT, securing the payment of the indebtednesses in the original principal amount of \$238,492.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2023 SEP 21 PM 12:55
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature]
DEPUTY



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead TERRY WATERS, BRUCE MILLER, DAVID RAY, THOMAS LESTER, ASHLEE LUNA, KINNEY LESTER, RAMIRO CUEVAS, CARY CORENBLUM, JOSHUA SANDERS, MATTHEW HANSEN, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, AUCTION.COM, JACK BECKMAN, DAVID STOCKMAN, DONNA STOCKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, STOCKMAN FORECLOSURE SERVICES INC., JUDITH A. FRAPPIER, ROBERT FORSTER, OR JEFFREY FLEMING whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

Israel Saucedo

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 9-21-23 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: 9-21-23

2000 CHARISMATIC DR
FORNEY, TX 75126

0000009894239

0000009894239

KAUFMAN

EXHIBIT "A"

LOT 13, BLOCK H, TRINITY CROSSING PHASE 2, A SUBDIVISION LOCATED IN THE CITY OF FORNEY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SHEET 501, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

NOTICE OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated February 26, 2014, executed by **GARY WILSON A/K/A GARY EARL WILSON, JR. AND MITZI MARIE WILSON, HUSBAND AND WIFE**, ("Mortgagor") to K. Clifford Littlefield, Trustee, for the benefit of **VANDERBILT MORTGAGE AND FINANCE, INC.** ("Mortgagee"), filed for record under Instrument No. 2014-0003552, Official Public Records of Kaufman County, Texas, said Deed of Trust being refiled under Instrument No. 2014-0002014-0004384, Official Public Records of Kaufman County, Texas, Mortgagee appoints K. Clifford Littlefield, Alexander J. Tiffany, Mara E. Schechter or Norma Jean Hesselstine, whose address is listed below, or Randy Daniel or Cindy Daniel or Jim O'Bryant, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, **to sell on Tuesday, November 7, 2023**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Kaufman County Courthouse at the place designated by the Commissioner's Court for such sales in Kaufman County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 10:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to a 2013 CMH Manufactured Home, Serial No. CBH024905TX.

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.

EXECUTED this 22 day of September, 2023.

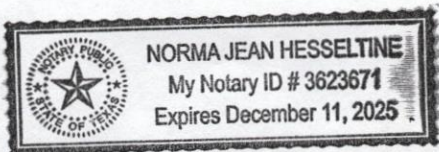
FILED FOR RECORD
KAUFMAN CO TEXAS
2023 SEP 26 PM 3:42
LAURA A. HARRIS
COUNTY CLERK
BY: [Signature]

K Littlefield

K. CLIFFORD LITTLEFIELD, Mortgagee Attorney
UPTON, MICKITS & HEYMANN, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401
Telephone: (361) 884-0612
Facsimile: (361) 884-5291
Email: clittlefield@umhlaw.com

THE STATE OF TEXAS §
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 22 day of September, 2023, to certify which witness my hand and official seal.



[Signature]

NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE LEVI FORD SURVEY, ABSTRACT NO. 156, KAUFMAN COUNTY, TEXAS, DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD FOR CORNER IN THE WEST R.O.W. LINE OF FARM TO MARKET ROAD NO. 1836 AND BEING N. 1° 43' 13" E - 1193.93 FEET FROM THE SOUTHEAST CORNER OF A CERTAIN 20.042 ACRE TRACT;

THENCE N. 88° 24' 04" W., WITH THE SOUTH LINE OF SAID 20.042 ACRE TRACT, A DISTANCE OF 616.63 FEET TO A 1/2" IRON ROD FOR CORNER;

THENCE N. 9° 27' 54" E., A DISTANCE OF 201.75 FEET TO A 1/2" IRON ROD FOR CORNER;

THENCE S. 88° 24' 04" E., A DISTANCE OF 616.35 FEET TO A 1/2" IRON ROD FOR CORNER IN A CURVE TO THE RIGHT OF SAID R.O.W. LINE, OF WHICH THE ANGLE IS 90° 10', THE TANGENT IS 593.37 FEET, THE RADIUS IS 591.65 FEET AND THE LENGTH IS 931.08 FEET;

THENCE WITH SAID CURVE OF SAID R.O.W. LINE, A DISTANCE OF 74.68 FEET TO THE PT OF SAME;

THENCE S. 1° 43' 13" W., CONTINUING WITH SAID R.O.W. LINE A DISTANCE OF 127.20 FEET TO THE PLACE OF BEGINNING, CONTAINING 2.863 ACRES OF LAND.

EXHIBIT "B"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE LEVI FORD SURVEY, ABSTRACT NO. 156, KAUFMAN COUNTY, TEXAS, AND BEING KNOWN AS THAT TRACT OF LAND DESCRIBED IN DEED TO MITZI WILSON AND GARY WILSON, RECORDED IN VOLUME 3811, PAGE 390, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING DESCRIBED BY MEETS AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD FOUND FOR CORNER, WITHIN THE WEST RIGHT-OF-WAY LINE OF FM HIGHWAY 1836, AND BEING IN A CURVE TO THE RIGHT HAVING A CENTRAL ANGLE OF 07 DEGREES 13 MINUTES 55 SECONDS, A RADIUS OF 591.65 FEET AND A CHORD BEARING AND DISTANCE OF SOUTH 01 DEGREES 53 MINUTES 45 SECONDS EAST - 74.63 FEET, SAID POINT BEING THE APPARENT SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO ROGER AND BETTY MAYFIELD RECORDED IN VOLUME 1249, PAGE 740, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING THE RECOGNIZED NORTHEAST CORNER OF SAID WILSON TRACT, THE NORTHEAST CORNER OF HEREIN DESCRIBED TRACT;

THENCE ALONG SAID EAST RIGHT-OF-WAY AND CURVE TO THE RIGHT, AN ARC LENGTH OF 74.68 FEET TO A 1/2 INCH IRON ROD WITH YELLOW CAP STAMPED B G & A RPLS 5569 SET IN SAID EAST RIGHT-OF-WAY LINE;

THENCE SOUTH 01 DEGREES 43 MINUTES 13 SECONDS WEST, ALONG SAID EAST RIGHT-OF-WAY, A DISTANCE OF 127.09 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER, SAID POINT BEING IN THE APPARENT NORTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO MAUDIE MAYFIELD RECORDED IN VOLUME 1085, PAGE 451, REAL PROPERTY RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING THE RECOGNIZED SOUTHEAST CORNER OF SAID WILSON TRACT, THE SOUTHEAST CORNER OF HEREIN DESCRIBED TRACT;

THENCE NORTH 88 DEGREES 20 MINUTES 36 SECONDS WEST, A DISTANCE OF 610.84 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER IN THE APPARENT NORTH LINE OF SAID MAYFIELD TRACT (VOLUME 1085, PAGE 451), SAID POINT BEING THE APPARENT SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO LAMARNA SLACK RECORDED IN VOLUME 1362, PAGE 561, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS AND THE SOUTHWEST CORNER OF SAID WILSON TRACT, THE SOUTHWEST CORNER OF HEREIN DESCRIBED TRACT;

THENCE NORTH 00 DEGREES 22 MINUTES 24 SECONDS EAST, A DISTANCE OF 201.56 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER IN THE EAST LINE OF SAID SLACK TRACT, SAID POINT BEING THE APPARENT SOUTHWEST CORNER OF SAID MAYFIELD TRACT (VOLUME 1249, PAGE 740) AND THE NORTHWEST CORNER OF SAID WILSON TRACT, THE NORTHWEST CORNER

OF HEREIN DESCRIBED TRACT;

THENCE SOUTH 88 DEGREES 20 MINUTES 57 SECONDS EAST, A DISTANCE OF 610.87 FEET TO THE PLACE OF BEGINNING AND CONTAINING 123,472.62 SQUARE FEET OR 2.8345 ACRES OF LAND.

Return to:
K. Clifford Littlefield
Upton, Mickits & Heymann, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

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

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated December 05, 2005 and recorded under Vol. 2795, Page 60, or Clerk's File No. 00030110, in the real property records of KAUFMAN County Texas, with Hollis C. Kennedy and spouse Hilda R. Kennedy as Grantor(s) and Maverick Residential Mortgage, Inc., A Texas Corporation as Original Mortgagee.

Deed of Trust executed by Hollis C. Kennedy and spouse Hilda R. Kennedy securing payment of the indebtedness in the original principal amount of \$50,400.00 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 Hollis C. Kennedy and Hilda F. Kennedy. Wells Fargo Bank, National Association as Trustee for Option One Mortgage Loan Trust 2006-2, Asset-Backed Certificates, Series 2006-2 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. PHH Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee. PHH Mortgage Corporation, is representing the Mortgagee, whose address is: 1 Mortgage Way, Mount Laurel, NJ 08054.

Legal Description:

BEING LOTS 24 AND 25, BLOCK 11, DALLAS EAST ESTATES, AN ADDITION TO KAUFMAN COUNTY, TEXAS ACCORDING TO THE PLAT RECORDED IN VOLUME 3, PAGE 11, NOW FILED IN CABINET 1, ENVELOPE 94, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 11/07/2023

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, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Covius Servicing and Capital Markets Solutions, 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 09/26/2023.

/s/ Danya F. Gladney SBOT No. 24059786, 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. 44-21-0995

FILED FOR RECORD
KAUFMAN CO. TEXAS
2023 SEP 28 AM 8:21
LAURNA A. HUGHES
COUNTY CLERK
BY: RC
DEPUTY

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

NOTICE OF FORECLOSURE SALE

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

SEE EXHIBIT A
- Security Instrument:** Deed of Trust dated August 31, 2012 and recorded on September 27, 2012 as Instrument Number 2012-0017091 in the real property records of KAUFMAN County, Texas, which contains a power of sale. Correction Instrument recorded October 28, 2022 as Instrument Number 2022-0040405.
- Sale Information:** November 07, 2023, at 11:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court.
- Terms of Sale:** Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured:** The Deed of Trust executed by MICHAEL GIBSON AND JULIA M. RECONNU secures the repayment of a Note dated August 31, 2012 in the amount of \$233,313.06. FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2020-1, whose address is c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, is the current mortgagee of the Deed of Trust and Note and Select Portfolio Servicing, Inc. is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.



4797586

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.

TGM

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

Donna Stockman

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 28 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 28 AM 8:21
LAVINA A. HILLIARD
COURT CLERK
PC
DEPUTY

EXHIBIT A
Legal Description

BEING ALL OF THAT CERTAIN LOT TRACT OR PARCEL OF LAND LOCATED IN THE A
CHERING SURVEY ABSTRACT NO 81 THE E ENGLISH SURVEY ABSTRACT NO 145
AND THE W BAKER SURVEY ABSTRACT NO 31 KAUFMAN COUNTY TEXAS AND BEING
ALL OF LOT 18 AND PART OF LOT 17 OF RICCA HOLLY ADDITION THE PLAT
THEREOF BEING RECORDED IN CABINET 1 ENVELOPE 533 OF THE PLAT RECORDS OF
KAUFMAN COUNTY TEXAS AND BEING THE SAME TRACT OF LAND DESCRIBED IN DEED
FROM CHEYENNE B SMITH TO J L BOWEN AND WIFE BARBARA BOWEN RECORDED IN
VOLUME 1632 PAGE 206 OF THE REAL PROPERTY RECORDS OF KAUFMAN SAID LOT
TRACTOR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS
FOLLOWS BEGINNING AT THE WEST CORNER OF LOT 18 THE SOUTH CORNER OF LOT
19 AND IN THE CENTER OF COUNTY ROAD 4038 THENCE N 45 DEGREES 57 28" E
(REFERENCE BEARING) ALONG THE COMMON LINE OF LOTS 18 AND 19 PASSING A
5/8" IRON ROD SET AT 30 00 FEET AND CONTINUING A TOTAL DISTANCE OF 631 50
FEET TO A 5/8" IRON ROD SET AT THE NORTH CORNER OF LOT 18 AND THE EAST
CORNER OF LOT 19 AND IN THE SOUTHWEST LINE OF THE MANUEL S RIVERO
126 788 ACRE TRACT OF LAND THENCE ALONG THE COMMON LINE OF THIS TRACT
AND THE RIVERO TRACT AS FOLLOWS S 44 DEGREES 02 32" E 315 96 FEET TO A
5/8" IRON ROD SET AT THE EAST CORNER OF LOT 18 AND THE NORTH CORNER OF
LOT 17 N 45 DEGREES 21 54 E 265 00 FEET TO A FENCE CORNER FOUND S
44 DEGREES 02 32 E 355 00 FEET TO A 5/8" IRON ROD SET IN THE
NORTHWESTLINE OF THE JAMES CLINTON PUGH 11 63 ACRE TRACT OF LAND THENCE
S 45 DEGREES 21 53 W 572 52 FEET ALONG THE NORTH WEST LINE OF THE PUGH
TRACT AND THE NORTHWEST LINE OF THE CAROLYN FERN WHITE 11 13 ACRE TRACT
OF LAND TO A 5/8" IRON ROD SET IN THE EAST LINE OF LOT 17 THENCE ALONG
THE COMMON LINE OF LOT 17 AND THE WHITE TRACT AS FOLLOWS S 02 DEGREES
22 51" W 502 01 FEET TO A CONCRETE MONUMENT FOUND S 74 DEGREES 00 56
W 66 71 FEET TO A 1/2" IRON ROD FOUND S 01 DEGREES 31 35" W
38 22 FEET TO 5/8" IRON ROD S

ET THENCE S 80 DEGREES 04 31" W THROUGH LOT 17 PASSING A 1/2" IRON
ROD FOUND AT 298 32 FEET AND CONTINUING A TOTAL DISTANCE OF 329 29 FEET
TO A POINT IN THE CENTER OF COUNTY ROAD 4038 THENCE ALONG THE CENTER OF
COUNTY ROAD 4038 AS FOLLOWS N 02 DEGREES 23 45" W 339 61 FEET TO THE
BEGINNING OF A CURVE TO THE LEFT HAVING A CENTRAL ANGLE OF 41 DEGREES 38
41 A RADIUS OF 525 87 FEET AND A CHORD THAT BEARS N 23 DEGREES 13 06"
W 373 86 FEET ALONG SAID CURVE TO THE LEFT AN ARC DISTANCE OF 382 22
FEET N 44 DEGREES 02 32 W 182 82 FEET TO THE POINT OF BEGINING AND
CONTAINING 16 30 ACRES OF LAND MORE OR LESS OF WHICH 0 67 ACRE LIES
WITHIN COUNTY ROAD 4038

NOTICE OF TRUSTEE'S SALE

WHEREAS, On the 23RD day of JULY, 2021, NEW DOOR INNOVATION, LLC, executed a Deed of Trust conveying to **DARRIN W. STANTON**, a Trustee, the Real Estate hereinafter described, to secure DFW INVESTOR LENDING, LLC, in the payment of a debt therein described, said Deed of Trust being recorded in Instrument Number 2021-0030598, of the Deed of Trust records of Kaufman County, Texas; and

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


NOW, THEREFORE, NOTICE IS HEREBY GIVEN That on **Tuesday**, the 7th day of **November, 2023**, between ten o'clock a.m. and one o'clock p.m., I will sell said Real Estate at the steps of the **Kaufman County Courthouse, 1902 US Hwy 175, Kaufman, Kaufman County, Texas**, which is the place designated by the Kaufman County Commissioner's Court, to the highest bidder for cash.

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

LOTS 5 AND 6, SKYLINE ACRES, AN ADDTION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 341, PLAT RECORDS, KAUFMAN COUNTY, TEXAS. ALSO KNOWN AS 8853 PRAIRIE CHAPEL ROAD, CRANDALL, TEXAS.

WITNESS MY HAND, the 3 day of October, 2023.


DARRIN W. STANTON, TRUSTEE

FILED FOR RECORD
KAUFMAN CO. TEXAS
2023 OCT -3 PM 1:43
BY: 
LAURA A. HUGHES
COUNTY CLERK
RECORDS

FILED FOR RECORD
KAUFMAN CO TEXAS

2023 OCT -5 AM 7:24

LAURA A. HUGHES
COUNTY CLERK

BY: *AS*

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.: 116668-TX

Date: October 3, 2023

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: DESINAE SHARETTE HARDAWAY AND AMARI TALIAB
HARDAWAY, WIFE AND HUSBAND

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

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 2/12/2022, RECORDING INFORMATION: Recorded on 2/18/2022, as Instrument No.
2022-0006867 in Book 7485 Page 216

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 16, BLOCK E, WILDCAT RANCH PHASE 2,
A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF
RECORDED IN CABINET 3, SLEEVE 584, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **11/7/2023**, the foreclosure sale will be conducted in **Kaufman** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **11:00 AM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

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

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

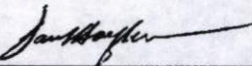
The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property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



Matter No.: 116668-TX

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE BRANDY BACON, KATHY ARRINGTON, JACK BECKMAN, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, MICHELLE SCHWARTZ, JAMIE DWORSKY, ANGELA COOPER, 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 TRUSTEE'S SALE

THE STATE OF TEXAS *

COUNTY OF KAUFMAN *

Date: October 10, 2023

Deed of Trust:

Date: January 15, 2020

Grantor: Shaun M. Hutsell, 14194 County Road 4015, Mabank, Texas 75147

Beneficiary: S.E. Rutledge, Trustee

Recorded under Clerks Document Number 2020-0001556, Official Public Records, Kaufman County, Texas.

Property: All of that certain parcel or tract of land, containing 10.00 acres, situated in the R. Gilpin Survey, A-192, Kaufman County, Texas, part of that certain called 57.435 acre tract conveyed to S.E. Rutledge, Trustee by Runaway Ranches Ltd. on July 17, 2019, recorded in Volume 6075, Page 421 of the deed records, Kaufman County, Texas and being more particularly described in Exhibit "A" attached to the Deed of Trust filed in Clerk's Document #2020-0001556 of the Kaufman County Deed Records.

Date of Sale: November 7, 2023

Time of Sale: The earliest time at which the sale will occur is 11:00 a.m. and no later than 2:00 p.m.

Place of sale of Property: Kaufman County Courthouse, 100 W. Mulberry Street, Kaufman, Texas 75142

Designated Area: The main steps of the Kaufman County Courthouse, bearing the address of 100 W. Mulberry Street, Kaufman, Texas 75142, or in the area designated by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.

Because of the default by Grantor under the terms of the Deed of Trust and the Note secured thereby, as Substitute Trustee, I will sell the property by public auction to the highest bidder for cash at the place and date above specified to satisfy the debt secured by the Deed of Trust.

The property is being sold subject to all matters of record which are prior to the Deed of Trust, which affect title thereto, and which are a superior interest therein.



Substitute Trustee – Kenneth Lane, Gordon
Murphy, Dean Murphy, or Lindsey Meyer

For more information:

P.O. Box 1249
San Marcos, Texas 78667
512-396-5115

FILED FOR RECORD
KAUFMAN CO. TEXAS
2023 OCT 11 PM 12:01
LAUREN A. JENSEN
COUNTY CLERK
OFFICE

Notice of Foreclosure Sale

Deed of Trust:

Dated: November 30, 2021

Grantor: LISA A. VANDAVEER

Trustee: MARY GAYLE RAMSEY

Lender: BEVERLY WALLACE BURR

Recorded in: Volume 7365, Page 53 of the Real Property Records of Kaufman County, Texas

Legal Description: Being the North part of Lot 3, Block 62, Terrell Original, Kaufman County, Texas, and being all that certain lot, tract or parcel of land conveyed to Beverly Wallace Burr as recorded in Volume 6285, Page 21, of the Deed Records of Kaufman County, Texas.

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$150,000.00, executed by Lisa A. Vandaveer ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: **Tuesday, November 7, 2023**

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

Place: Kaufman County Justice Center
1902 E. U.S. Highway 175
Kaufman, Texas 75142

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2023 OCT 12 PM 3:10
BY: LAURA A. HUGHES
COUNTY CLERK
RC
DEPUTY

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

Formal notice is hereby given of Lender's election to proceed against and sell both the

real property described in the Deed of Trust in accordance with 's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

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

If 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.

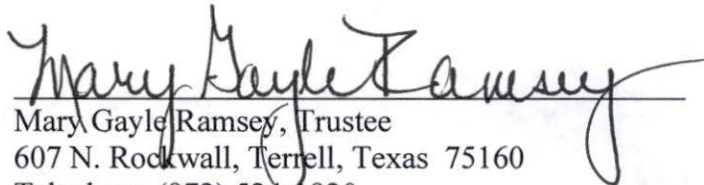
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 . Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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

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

THIS INSTRUMENT APPOINTS THE TRUSTEE 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.


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

NOTICE OF TRUSTEE'S SALE

Amy Reyes
201 Jurassic Circle
Mabank, TX 75147

FILED FOR RECORD
KAUFMAN CO. TEXAS
2023 OCT 16 AM 9:33

LAURA A. HUGHES
COUNTY CLERK
BY: *mv*

WHEREAS, on the 9th day of August, 2016, **AMY REYES**, executed a Deed of Trust conveying to **LARRY TEAGUE**, Trustee, P.O. Box 609, Mabank, Henderson County, Texas 75147, the real estate hereinafter described, to secure **CHEYENNE SALES, INC.**, in the payment of a debt therein described, said Deed of Trust being recorded in Volume 6026, Page 262, in the **DEED OF TRUST** Records of Kaufman County, Texas;

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt has requested the undersigned to sell said property at public auction and apply proceeds pursuant to the terms of the Deed of Trust.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, the 7th day of November, 2023 the foreclosure sale will be conducted in **KAUFMAN** County in the area of the courthouse designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code, as the place where 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 a.m. o'clock and must be concluded within three hours of such starting time. Said sale shall be to the highest bidder for cash.

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

LOT NO. ONE HUNDRED SEVENTY TWO (172) of NORTH PARK CENTER, SECTION V, a subdivision of Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 246, of the Plat Records of Kaufman County, Texas.

Signed this 10th day of October, 2023.


LARRY TEAGUE, Trustee

COPY

NOTICE OF TRUSTEE SALE

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

Date: October 9, 2023

DEED OF TRUST

DATE: March 12, 2021
GRANTOR: Joe Martinez and Breyda R Alamillo Sanchez
GRANTOR'S ADDRESS: 13648 Biggs Street
Dallas, Texas 75253
SELLER: Dresco Investments, Inc
COUNTY WHERE PROPERTY IS LOCATED: KAUFMAN
PROPERTY: Lot 9, Rosewood Farms, Kaufman County, Texas.
AMOUNT OF NOTE: \$ 310,000.00
HOLDER: Dresco Investments, Inc
PO Box 490069
Key Biscayne, Florida 33149
TRUSTEE: Robert J. Rockett or Cathyrine Rockett
SENDER OF NOTICE: Robert J. Rockett
307 W. 7th Street #1719
Fort Worth, Texas 76102

FILED FOR RECORDS
KAUFMAN CO., TEXAS
2023 OCT 13 PM 3:49
LAURA A. HUGHES
COUNTY CLERK
BY: RC
DEPUTY

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

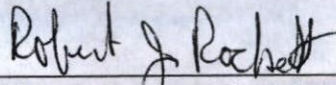
EARLIEST TIME OF SALE OF PROPERTY: **10:00 AM**

PLACE OF PROPERTY SALE: Front steps of the Justice Center of Kaufman County Courthouse 1902 U.S, HWY 175, Kaufman County, Texas 75142 or if no area is designated the area by the Commissioners Court where sales are to take place.

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

Deed of Trust, has designated Trustee to post, file, and serve notice of the sale and conduct the sale as prescribed by section 51.002 of the Texas Property Code.

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



Robert J. Rockett, Trustee

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

NOTICE OF FORECLOSURE SALE 2023 OCT 16 PM 3: 04
AND
APPOINTMENT OF SUBSTITUTE TRUSTEE

LAURA A. HUGHES
COUNTY CLERK

BY: 

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:

Dated: April 11, 2022 (on or about)

Grantor: Bhavi Hospitality, LLC

Original Trustee: Rebecca Conrad

Current Lender: Louisiana National Bank, formerly First National Bank, a Louisiana financial institution, as to an undivided interest of 100%

Recorded in: Instrument No. 2017-0002886 recorded on February 8, 2017 in the real property records of Kaufman County, Texas.

Legal Description: BEING Lot 2, Block A of FORNEY CENTER, LOTS 1B, 2 AND 4, BLOCK A, an addition to the City of Forney, Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Envelope 76, Map Records of Kaufman County, Texas. Property also described in Special Warranty Deed, by and between Forney Innkeepers I, LTD. and Bhavi Hospitality, LLC, as recorded under County Clerk's File No. 2015-0020670, in Vol. 4906, pg. 547, in the Official Public Records of Kaufman County, Texas.

**More commonly known as: 110 E. US Highway 80, Forney, Texas
75126**

Foreclosure Sale:

Date: Tuesday, November 7, 2023

- Time: The sale of the Property will be held between the hours of 1:00 P.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 P.M. and not later than three hours thereafter.
- Place: The front steps of the Kaufman County Courthouse at 1902 E. US Highway 175, Kaufman, TX 75142, or in the area otherwise designated by the Commissioner's Court pursuant to §51.002 of the Texas Property Code as amended.
- 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.
- Substitute Trustee: David R. Gibson, Reagan R. Herod, Lauren M. Upshaw, Taylor J. Monroe, Leah Duncan Bundage, Mary Mancuso, Michele Hreha, Shelley Ortolani, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Kathy Arrington, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, or Angela Cooper.

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

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

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

Dated: October 16, 2023

Respectfully submitted,



David R. Gibson
SBN: 07861220
david.gibson@gibsonlawgroup.com
15400 Knoll Trail Dr., Ste. 205
Dallas, Texas 75248
P: (817) 769-4044
F: (817) 764-4313

2023 OCT 16 PM 3:04

LAURA A. HUGHES
COUNTY CLERK

BY: 

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

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

Deed of Trust:

Dated: April 11, 2022 (on or about)

Grantor: Bhavi Hospitality, LLC

Original Trustee: Brian H. Woodard


Current Lender: Louisiana National Bank, a Louisiana financial institution, as to an undivided interest of 100%

Recorded in: Instrument No. 2022-0017060 recorded on May 2, 2022 in the real property records of Kaufman County, Texas.

Legal Description: BEING Lot 2, Block A of FORNEY CENTER, LOTS 1B, 2 AND 4, BLOCK A, an addition to the City of Forney, Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Envelope 76, Map Records of Kaufman County, Texas. Property also described in Special Warranty Deed, by and between Forney Innkeepers I, LTD. and Bhavi Hospitality, LLC, as recorded under County Clerk's File No. 2015-0020670, in Vol. 4906, pg. 547, in the Official Public Records of Kaufman County, Texas.

**More commonly known as: 110 E. US Highway 80, Forney, Texas
75126**

Foreclosure Sale:

Date:  Tuesday, November 7, 2023

- Time:** The sale of the Property will be held between the hours of 1:00 P.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 P.M. and not later than three hours thereafter.
- Place:** The front steps of the Kaufman County Courthouse at 1902 E. US Highway 175, Kaufman, TX 75142, or in the area otherwise designated by the Commissioner's Court pursuant to §51.002 of the Texas Property Code as amended.
- 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.
- Substitute Trustee:** David R. Gibson, Reagan R. Herod, Lauren M. Upshaw, Taylor J. Monroe, Leah Duncan Bundage, Mary Mancuso, Michele Hreha, Shelley Ortolani, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Kathy Arrington, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, or Angela Cooper.

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

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

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

Dated: October 16, 2023

Respectfully submitted,



David R. Gibson
SBN: 07861220
david.gibson@gibsonlawgroup.com
15400 Knoll Trail Dr., Ste. 205
Dallas, Texas 75248
P: (817) 769-4044
F: (817) 764-4313

Notice of Substitute Trustee's Sale

 ORIGINAL

Date: October 16, 2023

Substitute Trustee: Brian Ford, Brian Burks, Jennifer Kosumsuriya, or Randy Blaine
Mailing: P.O. Box 717
Waxahachie, Ellis County, Texas 75168
Physical: 200 North Elm Street
Waxahachie, Ellis County, Texas 75165

Lender: Citizens National Bank of Texas


Note: A certain promissory note executed by Jokat Realty, LLC, a Texas limited liability company, bearing interest as therein specified, payable to Citizens National Bank of Texas, and containing an attorney's fee clause, and payable as therein specified.

Deed of Trust:

Date: August 22, 2016

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

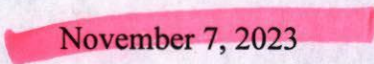
FILED FOR RECORD
KAUFMAN CO TEXAS
2023 OCT 17 PM 4: 20
LAURA A. HUGHES
COUNTY CLERK
BY: 

Recording information:

Said Deed of Trust being recorded in the Official Public Records of Kaufman County, Texas at Document Number 2016-0016910.

Property: See **Exhibit A** attached hereto and incorporated herein by reference.

County: Kaufman County

Date of Sale (first Tuesday of month):  November 7, 2023

Time of Sale: between 1:00 p.m. and 4:00 p.m.

Place of Sale: Kaufman County Courthouse in the location designated by the Kaufman County Commissioners.

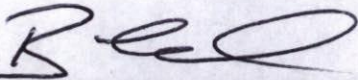
Lender has directed the Substitute Trustee(s) named above to act pursuant to the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more

separate and distinct lots, tracts, or parcels.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

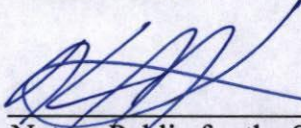
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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



Brian Ford, Brian Burks, Jennifer Kosumsuriya, or
Randy Blaine, Substitute Trustee

STATE OF TEXAS §
 §
COUNTY OF ELLIS §

This instrument was acknowledged before me on October 16, 2023, by Brian Ford, Substitute Trustee.



Notary Public for the State of Texas

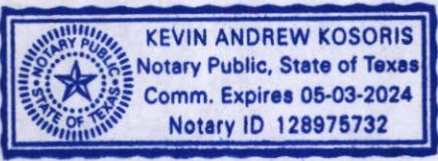


Exhibit A

Lot 9B, of Finley - Stiles Resubdivision of Lot 9 and part of Lot 10, Hardin Subdivision of Block 702, an addition to the City of Terrell, Kaufman County, Texas, according to the map thereof recorded in Cabinet 1, Envelope 555, of the Plat Records, of Kaufman County, Texas.

Notice of Substitute Trustee's Sale

 ORIGINAL

Date: October 16, 2023
Substitute Trustee: Brian Ford, Brian Burks, Jennifer Kosumsuriya, or Randy Blaine
Mailing: P.O. Box 717
Waxahachie, Ellis County, Texas 75168
Physical: 200 North Elm Street
Waxahachie, Ellis County, Texas 75165

Lender: Citizens National Bank of Texas

Note: A certain promissory note executed by Jokat Realty, LLC, a Texas limited liability company, bearing interest as therein specified, payable to Citizens National Bank of Texas, and containing an attorney's fee clause, and payable as therein specified.

Deed of Trust:

Date: January 27, 2016
Grantor: Jokat Realty LLC
Lender: Citizens National Bank of Texas

Recording information:

Said Deed of Trust being recorded in the Official Public Records of Kaufman County, Texas at Document Number 2016-0001416.

Property: See **Exhibit A** attached hereto and incorporated herein by reference.

County: Kaufman County

Date of Sale (first Tuesday of month): **November 7, 2023**

Time of Sale: between 1:00 p.m. and 4:00 p.m.

Place of Sale: Kaufman County Courthouse in the location designated by the Kaufman County Commissioners.

Lender has directed the Substitute Trustee(s) named above to act pursuant to the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

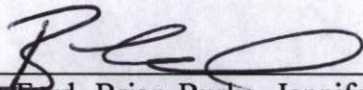
The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more

FILED FOR RECORD
KAUFMAN CO TEXAS
2023 OCT 17 PM 4:19
BY: LAURA A. HUGHES
COUNTY CLERK

separate and distinct lots, tracts, or parcels.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

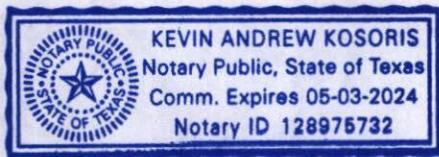
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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



Brian Ford, Brian Burks, Jennifer Kosumsuriya, or
Randy Blaine, Substitute Trustee

STATE OF TEXAS §
 §
COUNTY OF ELLIS §

This instrument was acknowledged before me on October 16, 2023, by Brian Ford, Substitute Trustee.





Notary Public for the State of Texas

Exhibit A

Lot 50, of Meadowwood Park Ranch Estates Phase III, an addition in Kaufman County, Texas, according to the map thereof recorded in Cabinet 1, Envelope 654, of the Plat Records of Kaufman County, Texas.

Notice of Substitute Trustee's Sale

 ORIGINAL

Date: October 16, 2023

Substitute Trustee: Brian Ford, Brian Burks, Jennifer Kosumsuriya, or Randy Blaine
Mailing: P.O. Box 717
Waxahachie, Ellis County, Texas 75168
Physical: 200 North Elm Street
Waxahachie, Ellis County, Texas 75165

Lender: Citizens National Bank of Texas

Note: A certain promissory note executed by Jokat Realty, LLC, a Texas limited liability company, bearing interest as therein specified, payable to Citizens National Bank of Texas, and containing an attorney's fee clause, and payable as therein specified.

Deed of Trust:

Date: February 23, 2018

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

Recording information:

Said Deed of Trust being recorded in the Official Public Records of Kaufman County, Texas at Document Number 2018-0004656.

Property: See **Exhibit A** attached hereto and incorporated herein by reference.

County: Kaufman County

Date of Sale (first Tuesday of month): **November 7, 2023**

Time of Sale: between 1:00 p.m. and 4:00 p.m.

Place of Sale: Kaufman County Courthouse in the location designated by the Kaufman County Commissioners.

Lender has directed the Substitute Trustee(s) named above to act pursuant to the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

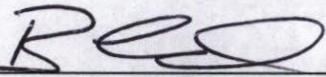
The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more

FILED FOR RECORD
KAUFMAN CO TEXAS
2023 OCT 17 PM 4:20
LAURA A. HUGHES
COUNTY CLERK

separate and distinct lots, tracts, or parcels.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

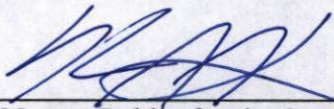
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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



Brian Ford, Brian Burks, Jennifer Kosumsuriya, or
Randy Blaine, Substitute Trustee

STATE OF TEXAS §
 §
COUNTY OF ELLIS §

This instrument was acknowledged before me on October 16, 2023, by Brian Ford, Substitute Trustee.



Notary Public for the State of Texas

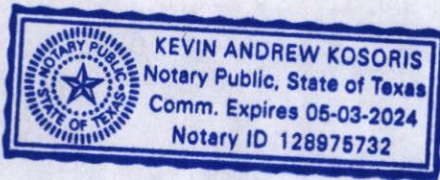


Exhibit A

Lot 2, Block A, Coltharp Addition, an addition to the City of Terrell, Kaufman County, Texas, according to the plat thereof recorded in Volume 381, Page 37 of the Deed Records of Kaufman County, Texas.

Notice of Substitute Trustee's Sale

 ORIGINAL

Date: October 16, 2023

Substitute Trustee: Brian Ford, Brian Burks, Jennifer Kosumsuriya, or Randy Blaine
Mailing: P.O. Box 717
Waxahachie, Ellis County, Texas 75168
Physical: 200 North Elm Street
Waxahachie, Ellis County, Texas 75165

Lender: Citizens National Bank of Texas

Note: A certain promissory note executed by Jokat Realty, LLC, a Texas limited liability company, bearing interest as therein specified, payable to Citizens National Bank of Texas, and containing an attorney's fee clause, and payable as therein specified.

Deed of Trust:

Date: February 23, 2018

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

FILED FOR RECORD
KAUFMAN CO TEXAS
2023 OCT 17 PM 4:20
BY: _____
LAURA A. HUGHES
COUNTY CLERK

Recording information:

Said Deed of Trust being recorded in the Official Public Records of Kaufman County, Texas at Document Number 2018-0004686.

Property: See **Exhibit A** attached hereto and incorporated herein by reference.

County: Kaufman County

Date of Sale (first Tuesday of month): **November 7, 2023**

Time of Sale: between 1:00 p.m. and 4:00 p.m.

Place of Sale: Kaufman County Courthouse in the location designated by the Kaufman County Commissioners.

Lender has directed the Substitute Trustee(s) named above to act pursuant to the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more

separate and distinct lots, tracts, or parcels.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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.

Brian Ford, Brian Burks, Jennifer Kosumsuriya, or
Randy Blaine, Substitute Trustee

STATE OF TEXAS §
 §
COUNTY OF ELLIS §

This instrument was acknowledged before me on October 16, 2023, by Brian Ford, Substitute Trustee.

Notary Public for the State of Texas

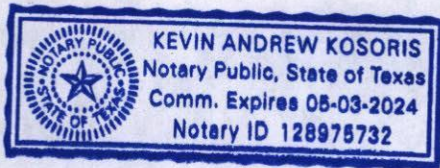


Exhibit A

Lot 190, Block H, of Breezy Hill Addition, an addition to the City of Terrell, Kaufman County, Texas, according to the map thereof recorded in Volume 288, Page 551, of the Deed Records, of Kaufman County, Texas.

Notice of Substitute Trustee's Sale

 ORIGINAL

Date: October 16, 2023

Substitute Trustee: Brian Ford, Brian Burks, Jennifer Kosumsuriya, or Randy Blaine
Mailing: P.O. Box 717
Waxahachie, Ellis County, Texas 75168
Physical: 200 North Elm Street
Waxahachie, Ellis County, Texas 75165

Lender: Citizens National Bank of Texas

Note: A certain promissory note executed by Jokat Realty, LLC, a Texas limited liability company, bearing interest as therein specified, payable to Citizens National Bank of Texas, and containing an attorney's fee clause, and payable as therein specified.

Deed of Trust:

Date: January 27, 2016

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

Recording information:

Said Deed of Trust being recorded in the Official Public Records of Kaufman County, Texas at Document Number 2016-0001383.

Property: See **Exhibit A** attached hereto and incorporated herein by reference.

County: Kaufman County

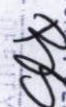
Date of Sale (first Tuesday of month): **November 7, 2023**

Time of Sale: between 1:00 p.m. and 4:00 p.m.

Place of Sale: Kaufman County Courthouse in the location designated by the Kaufman County Commissioners.

Lender has directed the Substitute Trustee(s) named above to act pursuant to the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

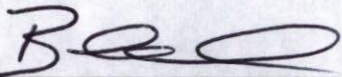
The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more

FILED FOR RECORD
KAUFMAN CO TEXAS
2023 OCT 17 PM 4:21
LAURA A. HUGHES
COUNTY CLERK
BY: 

separate and distinct lots, tracts, or parcels.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

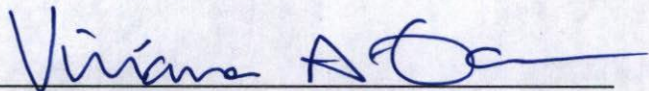
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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



Brian Ford, Brian Burks, Jennifer Kosumsuriya, or
Randy Blaine, Substitute Trustee

STATE OF TEXAS §
 §
COUNTY OF ELLIS §

This instrument was acknowledged before me on October 16, 2023, by
Brian Ford, Substitute Trustee.



Notary Public for the State of Texas

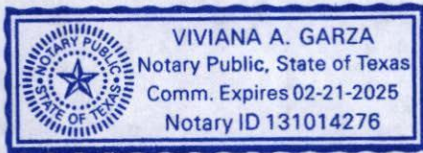


Exhibit A

All that certain lot, tract or parcel of land situated within the corporate limits of the City of Terrell, Kaufman County, Texas, part of Lot No. 1, Block No. 1 of the J.S. William Subdivision, recorded in Vol. 165 Page 91 of the Deed Records of Kaufman County, Texas and being more completely described as follows, to-wit:

BEGINNING at a 3/8" Iron rod set at the North corner of the above mentioned Lot No. 1, Block No. 1, at the West corner of Lot No. 2 and being in the Southeast line of a 15 ft. alley.

THENCE S 45 deg. 00 min. 00 sec. E, with the Northeast line of said Lot No. 1, a distance of 200.00 ft. to a 3/8" Iron rod set at the North corner of the H.L. Turner tract, recorded in Vol. 602, Page 241 of the Deed Records of Kaufman County, Texas.

THENCE S 35 deg. 20 min. 59 sec. W, with the Northwest line of said Turner tract, a distance of 31.21 ft. to a 3/8" Iron rod set at the Northeast corner of the Lester F. Burke, et ux and Melvin G. Johnson, et ux tract, recorded in Vol. 621 Page 651, of the Deed Records of Kaufman County, Texas.

THENCE N 83 deg. 51 min. 07 sec. W, with the North line of said Burke and Johnson tract, a distance of 169.81 ft. to a 3/8" Iron rod set at the Northwest corner of same and being in the East Right of Way line of Farm to Market Road No. 148.

THENCE N 0 deg. 58 min. 48 sec. W, with said Right of Way line, a distance of 102.90 ft. to a 3/8" Iron rod set at the intersection of same with the Northwest line of the above mentioned Lot No. 1, Block No. 1 and being in the Southeast line of a 15 ft. alley.

THENCE N 45 deg. 52 min. 38 sec. E, with the Northwest line of said Lot No. 1 and with the Southeast line of said alley, a distance of 65.79 ft. to the point of beginning, containing 0.425 of an acre of land.

 ORIGINAL

Notice of Substitute Trustee's Sale

Date: October 16, 2023

Substitute Trustee: Brian Ford, Brian Burks, Jennifer Kosumsuriya, or Randy Blaine
Mailing: P.O. Box 717
Waxahachie, Ellis County, Texas 75168
Physical: 200 North Elm Street
Waxahachie, Ellis County, Texas 75165

Lender: Citizens National Bank of Texas

Note: A certain promissory note executed by Jokat Realty, LLC, a Texas limited liability company, bearing interest as therein specified, payable to Citizens National Bank of Texas, and containing an attorney's fee clause, and payable as therein specified.

Deed of Trust:

Date: May 17, 2019

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

FILED FOR RECORD
KAUFMAN CO TEXAS
2023 OCT 17 PM 4: 22
LAURA A. HUGHES
COUNTY CLERK
BY: 

Recording information:

Said Deed of Trust being recorded in the Official Public Records of Kaufman County, Texas at Document Number 2019-0011222.

Property: See **Exhibit A** attached hereto and incorporated herein by reference.

County: Kaufman County

Date of Sale (first Tuesday of month): **November 7, 2023**

Time of Sale: between 1:00 p.m. and 4:00 p.m.

Place of Sale: Kaufman County Courthouse in the location designated by the Kaufman County Commissioners.

Lender has directed the Substitute Trustee(s) named above to act pursuant to the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more

separate and distinct lots, tracts, or parcels.

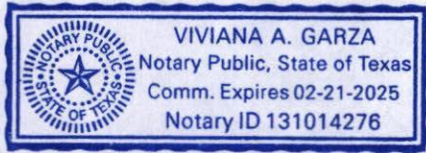
Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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.

Brian Ford, Brian Burks, Jennifer Kosumsuriya, or Randy Blaine, Substitute Trustee

STATE OF TEXAS §
 §
COUNTY OF ELLIS §

This instrument was acknowledged before me on October 16, 2023, by Brian Ford, Substitute Trustee.



Notary Public for the State of Texas

Exhibit A

lot, tract or parcel of land situated in the City of Terrell, Kaufman County, Texas, and known and designated as Lot No. 3 in Block No. 14, Nelson Addition and part of Lot No. 4 in Block No. 14, Nelson Addition, according to Plat of said addition recorded in Vol. 157, Page 638, Deed Records of Kaufman County, Texas, and being more particularly described as follows, to-wit:

BEGINNING at the SW corner of Lot 3 and running SE along Newton Street, sometimes known as Coleman Street, 90.4 feet to an iron bar;

THENCE NE with a line perpendicular to Newton Street 114.6 feet to an iron stake;

THENCE NW with a line parallel with Newton Street 90.4 feet to the N corner of Lot 3, block 14, Nelson Addition;

THENCE SW 114.6 feet to the place of beginning.

Notice of Substitute Trustee's Sale

 ORIGINAL

Date: October 16, 2023

Substitute Trustee: Brian Ford, Brian Burks, Jennifer Kosumsuriya, or Randy Blaine
Mailing: P.O. Box 717
Waxahachie, Ellis County, Texas 75168
Physical: 200 North Elm Street
Waxahachie, Ellis County, Texas 75165

Lender: Citizens National Bank of Texas

Note: A certain promissory note executed by Jokat Realty, LLC, a Texas limited liability company, bearing interest as therein specified, payable to Citizens National Bank of Texas, and containing an attorney's fee clause, and payable as therein specified.

Deed of Trust:

Date: November 4, 2016

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

FILED FOR RECORD
KAUFMAN CO TEXAS
2023 OCT 17 PM 4:21
LAURA A. HUGHES
COUNTY CLERK

Recording information:
Said Deed of Trust being recorded in the Official Public Records of Kaufman County, Texas at Document Number 2016-0023442.

Property: See **Exhibit A** attached hereto and incorporated herein by reference.

County: Kaufman County

Date of Sale (first Tuesday of month): **November 7, 2023**

Time of Sale: between 1:00 p.m. and 4:00 p.m.

Place of Sale: Kaufman County Courthouse in the location designated by the Kaufman County Commissioners.

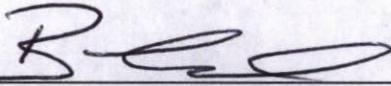
Lender has directed the Substitute Trustee(s) named above to act pursuant to the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more

separate and distinct lots, tracts, or parcels.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

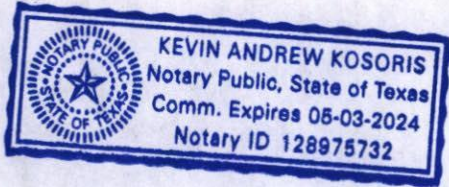
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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




Brian Ford, Brian Burks, Jennifer Kosumsuriya, or
Randy Blaine, Substitute Trustee

STATE OF TEXAS §
 §
COUNTY OF ELLIS §

This instrument was acknowledged before me on October 16, 2023, by Brian Ford, Substitute Trustee.





Notary Public for the State of Texas

Exhibit A

Lot 28, of DB HOWARD ADDITION, an addition to the City of Terrell, Kaufman County, Texas, according to the map thereof recorded in Volume 73, Page 560, of the Plat Records, of Kaufman County, Texas.

Notice of Substitute Trustee's Sale

 ORIGINAL

Date: October 16, 2023


Substitute Trustee: Brian Ford, Brian Burks, Jennifer Kosumsuriya, or Randy Blaine
Mailing: P.O. Box 717
Waxahachie, Ellis County, Texas 75168
Physical: 200 North Elm Street
Waxahachie, Ellis County, Texas 75165

Lender: Citizens National Bank of Texas

Note: A certain promissory note executed by Jokat Realty, LLC, a Texas limited liability company, bearing interest as therein specified, payable to Citizens National Bank of Texas, and containing an attorney's fee clause, and payable as therein specified.

Deed of Trust:

Date: August 22, 2016
Grantor: Jokat Realty LLC
Lender: Citizens National Bank of Texas

FILED FOR RECORD
KAUFMAN CO TEXAS
2023 OCT 17 PM 4: 21
LAURA A. HUGHES
COUNTY CLERK
BY: 

Recording information:

Said Deed of Trust being recorded in the Official Public Records of Kaufman County, Texas at Document Number 2016-0016930.

Property: See **Exhibit A** attached hereto and incorporated herein by reference.

County: Kaufman County

Date of Sale (first Tuesday of month): **November 7, 2023**

Time of Sale: between 1:00 p.m. and 4:00 p.m.

Place of Sale: Kaufman County Courthouse in the location designated by the Kaufman County Commissioners.

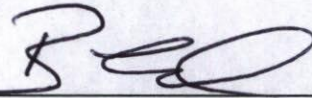
Lender has directed the Substitute Trustee(s) named above to act pursuant to the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more

separate and distinct lots, tracts, or parcels.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

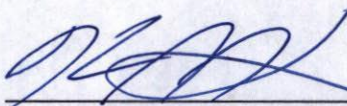
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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



Brian Ford, Brian Burks, Jennifer Kosumsuriya, or
Randy Blaine, Substitute Trustee

STATE OF TEXAS §
 §
COUNTY OF ELLIS §

This instrument was acknowledged before me on October 16, 2023, by Brian Ford, Substitute Trustee.



Notary Public for the State of Texas

Exhibit A

TRACT ONE:

Being a part of Block 632 of the City of Terrell Revised Map, as more particularly described as follows:

COMMENCING at s 5/8 inch iron rod found for the most Westerly corner of Lot 1, Block E, Gordon's Second Addition recorded in Cabinet 1, Envelope 8, Plat Records, Kaufman County, Texas, same being in the Northeasterly line of McCoulskey Drive;

THENCE North 45 degrees 00 minutes 00 seconds East a distance of 125.00 feet to the **POINT OF BEGINNING**;

THENCE North 45 degrees 00 minutes 00 seconds East a distance of 75.00 feet to a 5/8 inch iron rod found for corner;

THENCE South 45 degrees 00 minutes-00 seconds East a distance of 300.00 feet to a 5/8 inch iron rod found for corner at the most Easterly corner of the subject tract, same being in the Northwesterly line of Sue Lane;

THENCE South 45 degrees 00 minutes 00 seconds West a distance of 75.00 feet to a 5/8 Inch iron rod found for corner at the most Southerly corner of the subject tract, same being the most Easterly corner of Lot 4, Block E, Gordon's Second Addition;

THENCE North 45 degrees 00 minutes 00 seconds West, running along the Northeast lot lines of Lots 1, 2, 3 and 4, Block E of the said Gordon's Second Addition, a distance of 300.00 feet to the **PLACE OF BEGINNING**.

TRACT TWO:

Being all of Lot 2 of the Gordon's Second Addition, an Addition to the City of Terrell, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 1, Envelope 8, Plat Records, Kaufman County, Texas, and also including part of Block 683, of the City of Terrell revised map, and being described more particularly as described as follows:

Beginning at a 5/8 inch iron rod set for at the most Westerly corner of Lot 2, Block E, Gordon's Addition, same being the most Southerly corner of Lot 1;

THENCE N. 45 deg. 00 min. 00 sec. E., a distance of 125.00 feet to a 5/8 inch iron rod set for corner at the most Northerly corner of said Lot 2, same being the most Easterly corner of said Lot 1;

THENCE S 45 deg. 00 min. 00 sec. E., a distance of 75.00 feet to a 5/8 inch iron rod set for corner at the most Easterly corner of said Lot 2, same being in the most Northerly corner of lot 3;

THENCE S 45 deg. 00 min. 00 sec. W., a distance of 125.00 feet to a 5/8 inch iron rod set for at the most Southerly corner of said Lot 2, same being the most Westerly corner of Lot 3;

THENCE N 45 deg. 00 min. 00 sec. W., a distance of 75.00 feet to the point of beginning, and containing a computed area of 0.215 acres (9,375 sq. ft.) of land, more or less.

Notice of Substitute Trustee's Sale

 ORIGINAL

Date: October 16, 2023

Substitute Trustee: Brian Ford, Brian Burks, Jennifer Kosumsuriya, or Randy Blaine
Mailing: P.O. Box 717
Waxahachie, Ellis County, Texas 75168
Physical: 200 North Elm Street
Waxahachie, Ellis County, Texas 75165

Lender: Citizens National Bank of Texas

Note: A certain promissory note executed by Jokat Realty, LLC, a Texas limited liability company, bearing interest as therein specified, payable to Citizens National Bank of Texas, and containing an attorney's fee clause, and payable as therein specified.

Deed of Trust:

Date: August 27, 2018
Grantor: Jokat Realty LLC
Lender: Citizens National Bank of Texas

Recording information:

Said Deed of Trust being recorded in the Official Public Records of Kaufman County, Texas at Document Number 2018-0021840.

Property: See **Exhibit A** attached hereto and incorporated herein by reference.

County: Kaufman County

Date of Sale (first Tuesday of month): **November 7, 2023**

Time of Sale: between 1:00 p.m. and 4:00 p.m.

Place of Sale: Kaufman County Courthouse in the location designated by the Kaufman County Commissioners.

Lender has directed the Substitute Trustee(s) named above to act pursuant to the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more

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KAUFMAN CO TEXAS
2023 OCT 17 PM 4:22
BY: _____
LAURA A. HUGHES
COUNTY CLERK

separate and distinct lots, tracts, or parcels.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

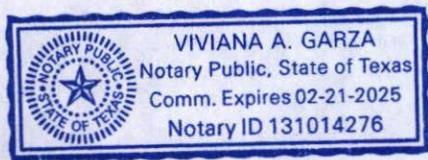
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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



Brian Ford, Brian Burks, Jennifer Kosumsuriya, or
Randy Blaine, Substitute Trustee

STATE OF TEXAS §
 §
COUNTY OF ELLIS §

This instrument was acknowledged before me on October 16, 2023, by Brian Ford, Substitute Trustee.



Viviana A. Garza
Notary Public for the State of Texas

Exhibit A

Lot 15, Block 1, of Dewberry's 3rd Addition, a Subdivision of Block 303, an addition to the City of Terrell, Kaufman County, Texas, according to the map thereof recorded in Volume 172, Page 661, of the Plat Records, of Kaufman County, Texas.

Notice of Substitute Trustee's Sale

 ORIGINAL

Date: October 16, 2023

Substitute Trustee: Brian Ford, Brian Burks, Jennifer Kosumsuriya, or Randy Blaine
Mailing: P.O. Box 717
Waxahachie, Ellis County, Texas 75168
Physical: 200 North Elm Street
Waxahachie, Ellis County, Texas 75165

Lender: Citizens National Bank of Texas

Note: A certain promissory note executed by Jokat Realty, LLC, a Texas limited liability company, bearing interest as therein specified, payable to Citizens National Bank of Texas, and containing an attorney's fee clause, and payable as therein specified.

Deed of Trust:

Date: August 29, 2016

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

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KAUFMAN CO TEXAS
2023 OCT 17 PM 4: 22
LAURA A. HUGHES
COUNTY CLERK
BY: 

Recording information:

Said Deed of Trust being recorded in the Official Public Records of Kaufman County, Texas at Document Number 2016-0017586.

Property: See **Exhibit A** attached hereto and incorporated herein by reference.

County: Kaufman County

Date of Sale (first Tuesday of month): **November 7, 2023**

Time of Sale: between 1:00 p.m. and 4:00 p.m.

Place of Sale: Kaufman County Courthouse in the location designated by the Kaufman County Commissioners.

Lender has directed the Substitute Trustee(s) named above to act pursuant to the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more

separate and distinct lots, tracts, or parcels.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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.

Brian Ford, Brian Burks, Jennifer Kosumsuriya, or
Randy Blaine, Substitute Trustee

STATE OF TEXAS §
 §
COUNTY OF ELLIS §

This instrument was acknowledged before me on October 16, 2023, by Brian Ford, Substitute Trustee.

Notary Public for the State of Texas

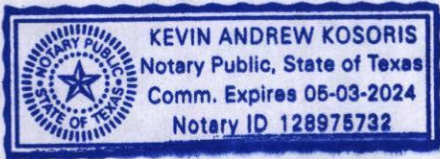


Exhibit A

Lot 11, Block C, of Kennedy Heights Addition, an addition to the City of Terrell, Kaufman County, Texas, according to the map thereof recorded in Cabinet 1, Envelope 279, of the Plat Records, of Kaufman County, Texas.

Notice of Substitute Trustee's Sale

 ORIGINAL

Date: October 16, 2023


Substitute Trustee: Brian Ford, Brian Burks, Jennifer Kosumsuriya, or Randy Blaine
Mailing: P.O. Box 717
Waxahachie, Ellis County, Texas 75168
Physical: 200 North Elm Street
Waxahachie, Ellis County, Texas 75165

Lender: Citizens National Bank of Texas

Note: A certain promissory note executed by Jokat Realty, LLC, a Texas limited liability company, bearing interest as therein specified, payable to Citizens National Bank of Texas, and containing an attorney's fee clause, and payable as therein specified.

Deed of Trust:

Date: August 27, 2018
Grantor: Jokat Realty LLC
Lender: Citizens National Bank of Texas

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KAUFMAN CO TEXAS
2023 OCT 17 PM 4:23
LAURA A. HUGHES
COUNTY CLERK
BY: 

Recording information:

Said Deed of Trust being recorded in the Official Public Records of Kaufman County, Texas at Document Number 2018-0021838.

Property: See **Exhibit A** attached hereto and incorporated herein by reference.

County: Kaufman County

Date of Sale (first Tuesday of month): **November 7, 2023**

Time of Sale: between 1:00 p.m. and 4:00 p.m.

Place of Sale: Kaufman County Courthouse in the location designated by the Kaufman County Commissioners.

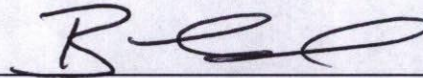
Lender has directed the Substitute Trustee(s) named above to act pursuant to the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more

separate and distinct lots, tracts, or parcels.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

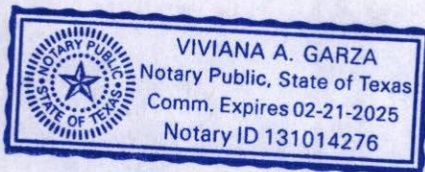
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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

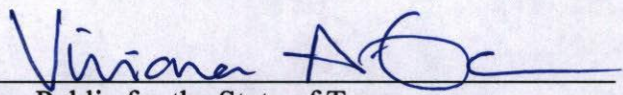


Brian Ford, Brian Burks, Jennifer Kosumsuriya, or
Randy Blaine, Substitute Trustee

STATE OF TEXAS §
 §
COUNTY OF ELLIS §

This instrument was acknowledged before me on October 16, 2023, by Brian Ford, Substitute Trustee.





Notary Public for the State of Texas

Exhibit A

Lot 1 No.1, in Block 245 according to the Official Map of the City of Terrell, and described as follows:

Part of the W. W. Rayel Survey and beginning in the Northeast corner of a parcel of land on said survey deed by R. P. Frederick to Hardy, said beginning point on the South line of Rochester Street;

THENCE at right angle 1061/2 feet;

THENCE East at right angle with Rochester Street 1061/2 feet to the west line of Medora Street;

THENCE North with west line of Medora Street 1061/2 feet to corner on the South line of Rochester Street;

THENCE west with the south line of Rochester Street to the beginning point, and is the same property conveyed to D. Burrow by J.C. Chenault and wife, MA. Chenault January 27, 1919, by Deed recorded in Vol. 167, Pg.302, Deed Records of Kaufman County, Texas; also described in Deed from Mary Lee Burrow, et al to Carrie Blaylock dated September 19, 1944, and recorded in Vol. 287, Pg. 364, Deed Records of Kaufman County, Texas.

2023 OCT 19 PM 3:58

Notice of Trustee Sale

LAURA A. HUGHES
COUNTY CLERK

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, November 7, 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 **Juan Sanchez Balderas & Ana Montoya Perez** and recorded on **September 3, 2018** in **Document Number 20200022852** of the real property records of **Kaufman** County, Texas with **Juan Sanchez Balderas & Ana Montoya Perez**, 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 **\$53,700.00** and obligation therein including but not limited to the Promissory Note ("the Note") and modifications, renewal and extensions of the Promissory Note dated **September 3, 2018**.

4. 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.

5. Property to be sold: :

Wynchase Crossing Ph 2 Lot 222a 7 Acres (Cad ID 210117)

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 10/17/23

Hollis Campbell, Trustee for Lender Star Mobile Homes LP

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KAUFMAN CO TEXAS
2023 OCT 19 PM 3:58
LAURA A. HUGHES
COUNTY CLERK
BY: 

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: November 7, 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

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

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KAUFMAN CO. TEXAS
2023 NOV -7 AM 11:17
LAURA A. HUGHES
COUNTY CLERK
BY: _____
DEPUTY

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:

December 5, 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.

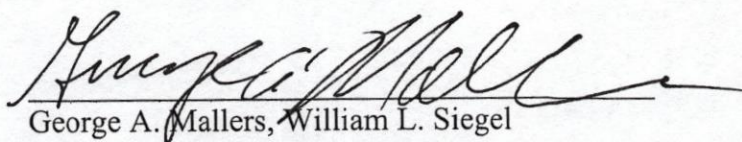
RECITALS

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 November 7, 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

ACKNOWLEDGEMENT

STATE OF TEXAS

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COUNTY OF COLLIN

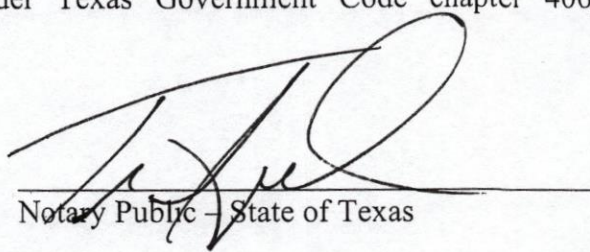
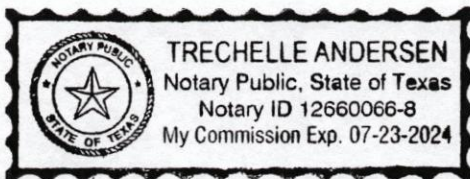
§

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This instrument was acknowledged before me on November 7, 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