

NOTICE OF FORECLOSURE SALE

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

1. **Property to Be Sold.** The property to be sold is described as follows: BEING A LOT, TRACT OR PARCEL OF LAND SITUATED IN KAUFMAN COUNTY, TEXAS, AND BEING A PART OF THE B.M. BALLARD SURVEY, ABSTRACT NO. 50, AND BEING A 6.6867 ACRE TRACT OF LAND OUT OF A CALLED 66.4264 ACRE TRACT OF LAND DESCRIBED IN A WARRANTY DEED WITH VENDOR'S LIEN FROM JO ANN HARTH, VIVIAN L. BOWERS, FREDERICK MOORE, SHIRLEY CHAMBERS, LARRY MOORE, JAMES RON MOORE, JUDY WILLIAMS, BILLY PARKER, LINDA PARKER, BILL PARKER, AND MICHAEL PARKER TO JIMMY SEAY, RICHARD MERINGTON AND RONALD STEEDMAN, RECORDED IN VOLUME 1128 AT PAGE 740, KAUFMAN COUNTY DEED RECORDS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD SET FOR CORNER ON THE NORTH LINE OF COUNTY ROAD NO. 122 AND ON THE SOUTH LINE OF THE CALLED 66.4262 ACRE TRACT OF LAND. SAID CORNER BEARS NORTH 89 DEGREES 07 MINUTES 17 SECONDS EAST A DISTANCE OF 322.00 FEET FROM THE SOUTHWEST CORNER OF THE CALLED 66.4264 ACRE TRACT OF LAND:

THENCE NORTH A DISTANCE OF 690.00 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER ON HIGH BANK OF PRIVATE POND,

THENCE NORTH 06 DEGREES 20 MINUTES 01 SECONDS EAST A DISTANCE OF 646.82 FEET TO A POINT FOR CORNER IN PRIVATE ROAD,

THENCE SOUTH 19 DEGREES 20 MINUTES 36 SECONDS EAST A DISTANCE OF 644.91 FEET TO AN 1/2 INCH IRON ROD SET FOR CORNER ON HIGH BANK OF PRIVATE POND:

THENCE SOUTH A DISTANCE OF 720.00 FEET TO AN 1/2 INCH IRON ROD SET FOR CORNER ON THE NORTH LINE OF COUNTY ROAD NO. 122 AND THE SOUTH LINE OF THE CALLED 66.4264 ACRE TRACT OF LAND;

THENCE SOUTH 89 DEGREES 07 MINUTES 17 SECONDS WEST AND WITH THE NORTH LINE OF COUNTY ROAD NO. 122 AND THE SOUTH LINE OF THE CALLED 66.4264 ACRE TRACT OF LAND A DISTANCE OF 285.00 FEET TO RETURN TO THE PLACE OF BEGINNING AND CONTAINING 6.6857 ACRES OF LAND, MORE OR LESS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 11/29/2018 and recorded in Document 2018-0029672 real property records of Kaufman County, Texas.

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

Date: 08/06/2024

Time: 10:00 AM


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

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

5. **Obligations Secured.** The Deed of Trust executed by CHRISTOPHER J WADE AND MELINDA K WADE, provides that it secures the payment of the indebtedness in the original principal amount of \$202,808.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. MIDFIRST BANK is the current mortgagee of the note and deed of trust and MIDFIRST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is MIDFIRST BANK c/o MIDFIRST BANK, 999 N.W. Grand Blvd, Oklahoma City, OK 73118 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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


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

For additional sale information visit: www.xome.com or (844) 400-9663

Certificate of Posting

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

BY: 
LAURA A. HUGHES
COUNTY CLERK

2024 JUN -6 AM 10:32

FILED FOR RECORD
KAUFMAN CO. TEXAS

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 10/11/2022
Grantor(s): CLARISA VALADEZ AND STEPHEN ESCAMILLA, WIFE AND HUSBAND
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$302,421.00
Recording Information: Book 7847 Page 190 Instrument 2022-0038729 ; re-recorded under Book 7894 Page 169 Instrument 2022-0043032
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 3139 JOSEFINA LANE, HEARTLAND, TX 75126

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

Date of Sale: Tuesday, the 2nd day of July, 2024
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.

BY: _____
LAURA A. HUGHES
COUNTY CLERK

FILED FOR RECORD
KAUFMAN CO TEXAS
2024 MAY 30 AM 11:00

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

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

Substitute Trustee Address: 14841 Dallas Parkway, Suite 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 5/20/14 I filed and/or recorded my 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 44, OF HEARTLAND PHASE 10A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER CABINET 3, SLEEVE 420, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS, TOGETHER WITH CERTIFICATE OF CORRECTION OF ERROR RECORDED UNDER VOLUME 5755, PAGE 121, REAL PROPERTY RECORDS, KAUFMAN COUNTY, TEXAS.

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

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 01/28/2022
Grantor(s): ASHLEY COMBS, SINGLE WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR EVERETT FINANCIAL, INC. DBA SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$249,791.00
Recording Information: Book 7460 Page 14 Instrument 2022-0004659
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 2930 BRONTE BLVD, HEARTLAND, TX 75126

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

Date of Sale: Tuesday, the 6th day of August, 2024
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 Usselton, 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 Usselton, 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 RECORD
KAUFMAN CO TEXAS
2024 MAY 30 AM 11:00
BY: LAURA A. HUGHES
COUNTY CLERK
LD

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

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

Substitute Trustee Address: 14841 Dallas Parkway, Suite 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 5-20-24 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 15, BLOCK 1, 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.

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

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 06/30/2021
Grantor(s): FRANCISCO JAVIER MARTINEZ SOTO, AN UNMARRIED MAN, AND OSCAR VALENTE MARTINEZ SOTO, AN UNMARRIED MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS
Original Principal: \$261,677.00
Recording Information: Book 7083 Page 66 Instrument 2021-0026498
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 2342 NEFF LN, FORNEY, TX 75126

MORTGAGE SERVICING INFORMATION:

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

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

SALE INFORMATION:

Date of Sale: Tuesday, the 6th day of August, 2024
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.

BY: _____
LAURA A. HUGHES
COUNTY CLERK

2024 MAY 30 AM 11:00

FILED FOR RECORD
KAUFMAN CO TEXAS

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

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

Substitute Trustee Address: 14841 Dallas Parkway, Suite 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 5-23-2011 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 30, BLOCK "D", OF CLEMENTS RANCH 6, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 622 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

A

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

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, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

2024 MAY 30 AM 8:29
RECEIVED FOR RECORDING
Kaufman Co. TEXAS
WF

I 102693
TS No TX07000037-24-1

APN 196639129 | 196639

TO No 240056718-TX-RWI

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on October 29, 2021, SHAWANNA EZENWA AND VICTOR EZENWA, WIFE AND HUSBAND as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of CYNTHIA PORTERFIELD as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for FAIRWAY INDEPENDENT MORTGAGE CORPORATION, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$274,928.00, payable to the order of Lakeview Loan Servicing, LLC as current Beneficiary, which Deed of Trust recorded on November 1, 2021 as Document No. 2021-0044709 in Book 7296 , on Page 183 in Kaufman County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 196639129 | 196639

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 **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, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs** 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 **Lakeview Loan Servicing, LLC**, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

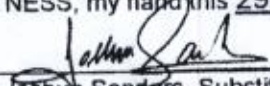
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, August 6, 2024 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142, or in the area designated by the Commissioner's Court.**

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

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. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and 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 in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 29th day of May, 2024.


By: Joshua Sanders, Substitute Trustee(s)

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.

**SALE INFORMATION CAN BE OBTAINED ONLINE AT www.Auction.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com at 800.280.2832**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

TS No TX07000037-24-1

APN 196639129 | 196639

TO No 240056718-TX-RWI

EXHIBIT "A"

LOT 10, BLOCK 23, OF HEARTLAND, PHASE 8, AN ADDITION TO KAUFMAN COUNTY, TEXAS,
ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 360, MAP RECORDS,
KAUFMAN COUNTY, TEXAS.

R 915
Our Case No. 24-02615-FC

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS
COUNTY OF KAUFMAN

Deed of Trust Date:
August 18, 2014

Property address:
1033 KNOXBRIDGE RD
FORNEY, TX 75126

Grantor(s)/Mortgagor(s):
DOLPHUS JAMES DERRY III AND KARLA DERRY,
HUSBAND AND WIFE

LEGAL DESCRIPTION: Lot 22, in Block H, of DEVONSHIRE PHASE 1B, an Addition to the City of Dallas Extra Territorial Jurisdiction, Kaufman County, Texas, according to the map thereof recorded in Cabinet 3, Page 62, of the Plat Records of Kaufman County, Texas.

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

Earliest Time Sale Will Begin: 10:00 AM

Current Mortgagee:
PENNYMAC LOAN SERVICES, LLC

Date of Sale: AUGUST 6, 2024

Property County: KAUFMAN

Original Trustee: MATTHEW C CLARKE

Recorded on: August 19, 2014
As Clerk's File No.: 2014-0014109
Mortgage Servicer:
PENNYMAC LOAN SERVICES, LLC

Substitute Trustee:
Randy Daniel, Cindy Daniel, Jim O'Bryant, Angela Cooper,
Donna Stockman, Brenda Wiggs, David Stockman, Michelle
Schwartz, Guy Wiggs, Jamie Dworsky, Janet Pinder, Brandy
Bacon, 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 Randy Daniel, Cindy Daniel, Jim O'Bryant, Angela Cooper, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Jamie Dworsky, Janet Pinder, Brandy Bacon, 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

2024 MAY 30 AM 8:29

FILED FOR RECORD
KAUFMAN CO TEXAS

MH

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, AUGUST 6, 2024** between ten o'clock AM and four o'clock PM and beginning not earlier than **10:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Kaufman County Courthouse, 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.

PENNYMAC LOAN SERVICES, 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, May 29, 2024

MARINOSCI LAW GROUP, PC

By: _____

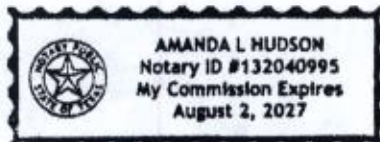
[Signature]
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Amanda Hudson, the undersigned officer, on this, the 29th day of May 2024, 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: 8-2-2027

Amanda Hudson
Printed Name and Notary Public

Grantor: PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD, #200
WESTLAKE VILLAGE, CA 91361
Our File No. 24-02615

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

Notice of Substitute Trustee's Sale

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

Deed of Trust Date: September 30, 2021	Original Mortgagor/Grantor: PATRICK LAVERNE TATE
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, ACTING SOLELY AS NOMINEE FOR FIRST CONTINENTAL MORTGAGE, LTD., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: FIRST CONTINENTAL MORTGAGE, LTD.
Recorded in: Volume: 7265 Page: 50 Instrument No: 2021-0042055	Property County: KAUFMAN
Mortgage Servicer: CENLAR FEDERAL SAVINGS BANK	Mortgage Servicer's Address: 425 Phillips Blvd. Ewing, New Jersey 08618-1430

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

Secures: Note in the original principal amount of \$341,400.00, executed by PATRICK LAVERNE TATE and payable to the order of Lender.

Property Address/Mailing Address: 430 ARDSLEY LN, FORNEY, TX 75126

Legal Description of Property to be Sold: LOT 26, BLOCK J, OF DIAMOND CREEK ESTATES PHASE 3, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET 3, ENVELOPE 612, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS..

Date of Sale: August 06, 2024	Earliest time Sale will begin: 11:00 AM
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Place of sale of Property: "At the commissioner's court of Kaufman county does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *FIRST CONTINENTAL MORTGAGE, LTD.*, the owner and holder of the Note, has requested Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property.



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

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

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

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

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

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.

/s/William Attmore

William Attmore

Attorney for Cenlar Federal Savings Bank

State Bar No.:24064844

wattmore@rascrane.com

Robertson, Anschutz, Schneid, Crane & Partners,

PLLC / Attorney for Mortgagee

5601 Executive Dr, Suite 400

Irving, TX 75038

Telephone: 817-873-3080

Facsimile: (817)796-6079

FILED FOR RECORD
KAUFMAN CO. TEXAS
2024 MAY 23 PM 1:12
BY: LD
LAURA A. HUGHES
COUNTY CLERK

SUPREME LENDING (SUP)
RUIZ, LYSBETT
2315 PONTOTOC DRIVE, FORNEY, TX 75126

FHA 511-2593315-703
Firm File Number: 22-038136

NOTICE OF TRUSTEE'S SALE

WHEREAS, on July 21, 2020, LYSBETT RUIZ, UNMARRIED WOMAN, as Grantor(s), executed a Deed of Trust conveying to SCOTT EVERETT, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR EVERETT FINANCIAL, INC. D/B/A SUPREME LENDING in payment of a debt therein described. The Deed of Trust was filed in the real property records of KAUFMAN COUNTY, TX and is recorded under Clerk's File/Instrument Number 2020-0020898, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, August 6, 2024** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in KAUFMAN COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

LOT 11, BLOCK KK, TRAVIS RANCH PHASE 2C, AN ADDITION TO THE COUNTY OF KAUFMAN, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CLERK'S FILE NO. 2017-0009358, OFFICIAL PUBLIC RECORDS AND IN CABINET 3, ENVELOPE 332 OF THE PLAT RECORDS, KAUFMAN COUNTY, TEXAS.


Property Address: 2315 PONTOTOC DRIVE
FORNEY, TX 75126
Mortgage Servicer: SUPREME LENDING
Mortgagee: EVERETT FINANCIAL INC., DBA SUPREME LENDING
14801 QUORUM DRIVE
SUITE 300
DALLAS, TX 75254

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

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

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

WITNESS MY HAND this day May 22, 2024.

By: 
Ronny George
Texas Bar # 24123104
rgeorge@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565

BY: 
LAURA A. HUGHES
COUNTY CLERK

2024 MAY 23 PM 1:11

FILED FOR RECORD
KAUFMAN CO. TEXAS

Facsimile No: (847) 879-4823
Attorneys for Everett financial Inc., dba Supreme Lending

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

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

Wells Fargo Bank, N.A.
3476 Stateview Blvd
Fort Mill, SC 29715

Donna Stockman

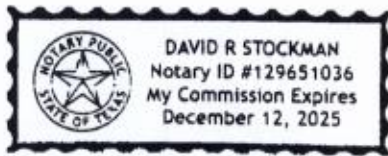
SUBSTITUTE TRUSTEE

Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper OR AUCTION.COM OR Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Jack Beckman OR Kirk Schwartz Candace Sissac c/o Albertelli Law
6565 N MacArthur Blvd, Suite 470
Irving, TX 75039

STATE OF Texas
COUNTY OF Parker

Before me, the undersigned authority, on this day personally appeared Donna Stockman, as Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 16 day of May, 2024.



David R. Stockman
NOTARY PUBLIC in and for
Parker COUNTY
My commission expires: 12-12-25
Print Name of Notary:
David R. Stockman

CERTIFICATE OF POSTING

My name is Donna Stockman, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 05/16/2024 I filed at the office of the Kaufman County Clerk and caused to be posted at the Kaufman County courthouse this notice of sale.

Donna Stockman

Declarants Name: Donna Stockman
Date: 05/16/2024

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: August 06, 2024

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

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

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated May 08, 2015 and recorded in Document CLERK'S FILE NO. 2015-0008531; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 2022-0041202 real property records of KAUFMAN County, Texas, with DAMON MASSEY AND SPOUSE TERIN R SPARKS, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., (MERS) AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by DAMON MASSEY AND SPOUSE TERIN R SPARKS, securing the payment of the indebtednesses in the original principal amount of \$206,097.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. ALLIED FIRST BANK, SB DBA SERVBANK 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. ALLIED FIRST BANK, SB DBA SERVBANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o ALLIED FIRST BANK, SB DBA SERVBANK
3138 EAST ELWOOD STREET
PHOENIX, AZ 85034

FILED FOR RECORD
KAUFMAN CO. TEXAS
2024 MAY 13 PM 1:14
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.



Ryan Bourgeois

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 5-13-24 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle
Date: 5-13-24

EXHIBIT "A"

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

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

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

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

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

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

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

TRACT TWO ACCESS EASEMENT

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

BEGINNING AT A 3/8" IRON ROD FOUND AT THE SOUTHEAST CORNER OF THE ABOVE MENTIONED 4.590 ACRE TRACT, AT THE NORTHEAST CORNER OF THE ROBERT MCFAUL 5.052 ACRE TRACT, RECORDED IN VOL. 1002 PAGE 893 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING IN THE WEST RIGHT OF WAY LINE OF FARM TO MARKET ROAD NO. 1389.

THENCE N 85 DEG. 30 MIN. 30 SEC. W, WITH THE SOUTH LINE OF SAID 4.590 ACRE TRACT, A DISTANCE OF 417.06 FT. TO A 3/8" IRON ROD SET FOR CORNER,

THENCE N 4 DEG. 29 MIN. 30 SEC. E, A DISTANCE OF 20.00 FT. TO A 3/8" IRON ROD SET FOR CORNER.

THENCE S 85 DEG. 30 MIN. 30 SEC. E, A DISTANCE OF 415.17 FT. TO A 3/8" IRON ROD SET IN THE WESTERLY EAST LINE OF THE ABOVE MENTIONED 4.590 ACRE TRACT AND BEING IN THE WEST RIGHT OF WAY LINE OF FARM TO MARKET ROAD NO. 1389,

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

NOTICE OF 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 March 17, 2022 and recorded under Vol. 7529, Page 586, or Clerk's File No. 2022-0010532 correction instrument recorded as 2022-0038545, in the real property records of KAUFMAN County Texas, with Stacey J. Featherston and Dennis Medina, wife and husband as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Highlands Residential Mortgage, LTD., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Stacey J. Featherston and Dennis Medina, wife and husband securing payment of the indebtedness in the original principal amount of \$373,117.00 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 Stacey J. Featherston, Dennis Medina. 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 43, BLOCK 26, OF HEARTLAND PHASE 17, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 724, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 08/06/2024

Earliest Time Sale Will Begin: 10:00 AM

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

TERMS OF SALE

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

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.



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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, 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, 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

Executed on May 9, 2024.

/s/ Juanita Deaver SBOT No. 24126385, 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. 44-24-01363

FILED FOR RECORD
BY DAUFMAN CO. TEXAS

2024 MAY 13 AM 11:18

1
L. AUSTIN
PC
2024

FILED FOR RECORD
KAUFMAN CO TEXAS
2024 JUN -6 AM 8:08
LAURA A. HUGHES
COUNTY CLERK
BY: *AS*

**APPOINTMENT OF SUBSTITUTE TRUSTEE AND
NOTICE OF SUBSTITUTE TRUSTEE 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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

**APPOINTMENT
OF SUBSTITUTE
TRUSTEE:**

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Jack O'Boyle, Chris Ferguson, Travis Gray, Bob Dickerson, Aaron Parker, Terry Waters, Bruce Miller, Craig Muirhead, Wendy Lambert, Thomas Lester, Shawn Schiller, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com, Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

**SUBSTITUTE
TRUSTEE'S
ADDRESS:**

c/o JACK O'BOYLE & ASSOCIATES, PLLC, Mailing Address: P.O. Box 815369, Dallas, TX 75381; Physical Address: 12300 Ford Road, Suite 212, Dallas, TX 75234.

**NOTICE OF
SUBSTITUTE
TRUSTEE SALE:**

WHEREAS, 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.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on August 06, 2024 between the hours of 10am-1pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

LOCATION OF The place of the sale shall be: Kaufman County Courthouse 1902 US

DT: zNOS AND APPT (SVC) 240318



AL: 9663 R AND R CIRCLE



4818320

SALE: Highway 175, Kaufman TX 75142 , or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court in KAUFMAN County, Texas or as designated by the County Commissioners.

**INSTRUMENT
TO BE
FORECLOSED:** Deed of Trust or Contract Lien dated 04/19/2023 and recorded under Volume, Page or Clerk's File No. INSTRUMENT NUMBER 2023-0010620 in the real property records of Kaufman County Texas, with JOSEPH PATRICK ADAMS JOINED BY SPOUSE JOSEPHINE ADAMS SIGNING PRO FORMA TO PERFECT THE LIEN ONLY as Grantor(s) and Cardinal Financial Company, Limited Partnership as Original Mortgagee.

**OBLIGATIONS
SECURED:** Deed of Trust or Contract Lien executed by JOSEPH PATRICK ADAMS JOINED BY SPOUSE JOSEPHINE ADAMS SIGNING PRO FORMA TO PERFECT THE LIEN ONLY securing the payment of the indebtedness in the original principal amount of \$106,250.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by JOSEPH PATRICK ADAMS. CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGE
SERVICING
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 property securing the above referenced loan. Cardinal Financial Company, Limited Partnership is acting as the Mortgage Servicer for CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. Cardinal Financial Company, Limited Partnership, as Mortgage Servicer, is representing the Mortgagee, whose address is:

CARDINAL FINANCIAL COMPANY, LIMITED
PARTNERSHIP
c/o Cardinal Financial Company, Limited Partnership
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047

DT: zNOS AND APPT (SVC) 240318

AL: 9663 R AND R CIRCLE



LEGAL

DESCRIPTION OF PROPERTY TO BE SOLD: BEING A 1.00 ACRE TRACT OR PARCEL OF LAND SITUATED IN THE DANIEL O WILLIAMS SURVEY, ABSTRACT NO. 602, KAUFMAN COUNTY, TEXAS, AND BEING ALL OF THAT CERTAIN CALLED 1.0 ACRE TRACT OF LAND CONVEYED TO JASON BALLARD, RECORDED IN VOLUME 2947, PAGE 640, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, ALSO BEING PART OF LOT 7 BLOCK TWO, R&R RANCHETTS SUBDIVISION, SECTION TWO, PLAT RECORDED IN CABINET 1, ENVELOPE 657, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED ON THE EXHIBIT "A" ATTACHED HERETO AND MADE A PART THEREOF. (the "Property")

REPORTED PROPERTY ADDRESS: 9663 R AND R CIRCLE, KEMP, TX 75143

TERMS OF SALE: The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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 and the priority of the lien being foreclosed.

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 and/or Mortgage Servicer thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and



have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagee and/or Mortgage Servicer, or its attorney(s).

The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refileing may be after the date originally scheduled for this 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.

Signed on the 30 day of May, 2024

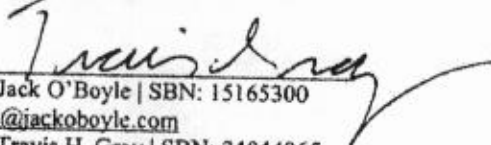
DT: zNOS AND APPT (SVC) 240318

AL: 9663 R AND R CIRCLE



Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC



Jack O'Boyle | SBN: 15165300

jack@jackoboyle.com

Travis H. Gray | SBN: 24044965

travis@jackoboyle.com

Chris Ferguson | SBN: 24069714

chris@jackoboyle.com

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS
MORTGAGE SERVICER

DT: zNOS AND APPT (SVC) 240318

AL: 9663 R AND R CIRCLE




owner(s) to pay assessments and related charges against the Property as reflected in the Notice of Lien filed in the County Clerk's Office.

6. **Obligation Secured:** The Lien as reflected in the Notice of Lien secures the failure to pay assessments and related charges to the Association in the amount of \$10,379.00, as of June 7, 2024.

7. **Default and Request to Act:** Default has occurred by the failure to pay assessments to the Association, and the Association has requested me as agent on behalf of the Association to conduct this sale. Notice is given that before the sale the Association may appoint another person as agent or trustee to conduct the sale.

Dated: June 7, 2024



**Jack Manning, Casey Meyers, Lance Erickson,
Philip Traynor, Shannon Spizman, Vrutti
Patel, and Jennifer Chacko, Attorneys &
Substitute Trustees**


MANNING & MEYERS
Attorneys at Law
4340 N. Central Expressway, Suite 200
Dallas, Texas 75206
(214) 823-6600 – Telephone
(214) 821-3800 – Facsimile

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED ABOVE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE ABOVE-NAMED ASSOCIATION.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2024 JUN 25 AM 9:58

LAURA A. HUGHES
COUNTY CLERK

BY: 
OFFICIAL

STATE OF TEXAS

§

§

COUNTY OF KAUFMAN

§

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public foreclosure sale.

1. **Property to be Sold:** The property to be sold is certain real property located in Kaufman County, Texas and more fully described as:

1088 Encino Court, Wills Point, TX 75169; a/k/a

Lot 28, Block 10, of Shadow Lakes, Phase One, an Addition to Kaufman County, Texas, according to the Plat thereof recorded in Volume 2, Page 674, Plat Records, Kaufman County, Texas;

2. **Owner(s):** Equity Trust Company Custodian FBO Zeda Amaya Ira

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

Date: Tuesday, August 6, 2024

Time: Between the hours of 10:00 a.m. and 1:00 p.m. The sale shall commence at no earlier time than 10:00 a.m.

Place: At the County Courthouse in Kaufman County, Texas, in the area where foreclosure sales are to take place as designated by the commissioner's court of said county, said designation having been recorded in the real property records of said county.

4. **Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of the sale for the property being sold. The Property will be sold "as is", "where is" and "with all faults" of whatever nature or kind. NO warranty or representation of any kind is made regarding the property.

The sale will be made expressly subject to the provisions of the Declaration, any and all prior matters of record affecting the Property and any rights of redemption granted by law. **Prospective bidders are strongly urged to examine the applicable property records and the law.**

5. **Type of Sale:** The sale is a foreclosure sale to foreclose the Lien of Shadow Lakes Property Owners Association, Inc. for the failure of the above-referenced owner(s) to pay

assessments and related charges again the Property as reflected in the Notice of Lien filed in the County Clerk's Office.

6. **Obligation Secured:** The Lien as reflected in the Notice of Lien secures the failure to pay assessments and related charges to the Association in the amount of \$10,190.39, as of June 7, 2024.

7. **Default and Request to Act:** Default has occurred by the failure to pay assessments to the Association, and the Association has requested me as agent on behalf of the Association to conduct this sale. Notice is given that before the sale the Association may appoint another person as agent or trustee to conduct the sale.

Dated: June 7, 2024



**Jack Manning, Casey Meyers, Lance Erickson,
Philip Traynor, Shannon Spizman, Vrutti
Patel, and Jennifer Chacko, Attorneys &
Substitute Trustees**

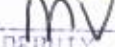
MANNING & MEYERS
Attorneys at Law
4340 N. Central Expressway, Suite 200
Dallas, Texas 75206
(214) 823-6600 – Telephone
(214) 821-3800 – Facsimile

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED ABOVE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE ABOVE-NAMED ASSOCIATION.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2024 JUN 25 AM 9:58

LAURA A. HUGHES
COUNTY CLERK

BY: 
OFFICIAL

STATE OF TEXAS §
COUNTY OF KAUFMAN §

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public foreclosure sale.

1. **Property to be Sold:** The property to be sold is certain real property located in Kaufman County, Texas and more fully described as:

2729 Pease Drive, Forney, TX 75126; a/k/a

Lot 33, Block L, Clements Ranch, Phase 3, a subdivision in Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Sleeve 445, Plat Records of Kaufman County, Texas;

2. **Owner(s):** Rachel Omukhulu Pendleton

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

Date: Tuesday, August 6, 2024

Time: Between the hours of 10:00 a.m. and 1:00 p.m. The sale shall commence at no earlier time than 10:00 a.m.

Place: At the County Courthouse in Kaufman County, Texas, in the area where foreclosure sales are to take place as designated by the commissioner's court of said county, said designation having been recorded in the real property records of said county.

4. **Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of the sale for the property being sold. The Property will be sold "as is", "where is" and "with all faults" of whatever nature or kind. NO warranty or representation of any kind is made regarding the property.

The sale will be made expressly subject to the provisions of the Declaration, any and all prior matters of record affecting the Property and any rights of redemption granted by law. **Prospective bidders are strongly urged to examine the applicable property records and the law.**


5. **Type of Sale:** The sale is a foreclosure sale to foreclose the Lien of Clements Ranch Homeowners Association, Inc. for the failure of the above-referenced owner(s) to pay assessments

and related charges again the Property as reflected in the Notice of Lien filed in the County Clerk's Office.

6. **Obligation Secured:** The Lien as reflected in the Notice of Lien secures the failure to pay assessments and related charges to the Association in the amount of \$15,731.96, as of June 6, 2024.

7. **Default and Request to Act:** Default has occurred by the failure to pay assessments to the Association, and the Association has requested me as agent on behalf of the Association to conduct this sale. Notice is given that before the sale the Association may appoint another person as agent or trustee to conduct the sale.

Dated: June 6, 2024



**Jack Manning, Casey Meyers, Lance Erickson,
Philip Traynor, Shannon Spizman, Vrutti
Patel, and Jennifer Chacko, Attorneys &
Substitute Trustees**

MANNING & MEYERS
Attorneys at Law
4340 N. Central Expressway, Suite 200
Dallas, Texas 75206
(214) 823-6600 – Telephone
(214) 821-3800 – Facsimile

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED ABOVE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE ABOVE-NAMED ASSOCIATION.

NOTICE OF FORECLOSURE SALE

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

Property: 302 Wall St., Terrell, TX 75160

June 25, 2024

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

Dated: July 9, 2019

Trustee:

David L. Kane, P.C.

Address:

5301 Village Creek Dr., Suite A
Plano, TX, 75093

FILED FOR RECORD
KAUFMAN CO. TEXAS
2024 JUN 25 PM 4:16
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature] DEPUTY

Grantors: FORTIO CARBAJAL and MIRIAM FUENTES

Mortgagee: SILVA PROPERTIES INVESTMENTS, LLC (hereafter "Lender")

Recording Information: July 9, 2019 at Document No. 2019-0015818 of the real property records of Kaufman County, Texas.

Property Address: 302 Wall St., Terrell, TX 75160

Legal Description: Being Lot 1, of Sparks Subdivision, an Addition to the City of Terrell, Kaufman County, Texas, according to the plat thereof recorded in Cabinet 1, Envelope 293, Plat Records of Kaufman County, Texas.

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

Date: July 5, 2019

Original Principal Amount: \$127,775.00

Makers: FORTIO CARBAJAL and MIRIAM FUENTES

Lender: SILVA PROPERTIES INVESTMENTS, LLC

Property: All real property and improvements as described in and mortgaged in the Deed of Trust, including all rights and appurtenances thereto, with the exception of any Released Property.

Sale Location: The front steps of the Kaufman County Courthouse, 100 W. Mulberry Street, Kaufman, TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO 51.002 OF THE TEXAS PROPERTY CODE..

Sale Date: August 6, 2024

Sale Time: The public auction of the Foreclosure Sale will take place between the hours of 10:00 AM and 4:00 PM local time. The earliest time the sale will begin is 10:00 a.m., or within three hours from that time.

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

Due to the default in payment of the Note and in performance of the obligations under the terms of the Deed of Trust, the Lender directed the Trustee to administer the trust provisions.

The above described Deed of Trust encumbers real property. This document constitutes formal notice by the Lender to foreclose and sell the property, as described in Lender's right and remedies under the Deed of Trust and in accordance with the terms of Section 9.604(a) of the Texas Business and Commerce Code and the Deed of Trust.

Notice is hereby given that the Foreclosure Sale will commence at the Sale Location, Sale Date, and Sale Time indicated above. At that time, the Trustee will direct the sale of the property described in the Deed of Trust in the manner allowed by the Deed of Trust and applicable Texas law.

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

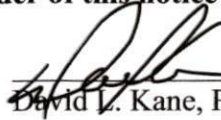
Potential purchasers are reminded that this sale of property is made subject to the exceptions to conveyance and warranties of the Deed of Trust, all prior liens and defects to title, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust, and any rights of recession as set forth in the Texas Property Code. Potential purchasers should examine the property records describing the property within the Deed of Trust for further assurances.

Pursuant to Section 51.009 of the Texas Property Code, this property will be sold "AS IS" to the highest cash bidder. Please be aware that the sale of this property will not include any possession warranties, title warranties, warranties of quiet enjoyment or other warranties, except as expressly provided by the Deed of Trust. All potential purchasers should conduct examinations of the property records for further assurances.

Pursuant to Section 51.0075(a) of the Texas Property Code, the Trustee will establish conditions for the Foreclosure Sale as are deemed reasonable and in accordance with the Texas Property Code. Any conditions beyond what are listed in this document will be disclosed prior to the opening of bidding on the day of the Foreclosure Sale.

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a

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



David L. Kane, P.C., Trustee

Our Case No. 24-02555-FC

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS
COUNTY OF KAUFMAN

Deed of Trust Date:
March 18, 2022

Property address:
1012 MORRIS RANCH CT
FORNEY, TX 75126

Grantor(s)/Mortgagor(s):
SOPHEE EAGAN, A SINGLE PERSON AND TEAGAN
BOHN, A SINGLE PERSON

LEGAL DESCRIPTION: LOT 12, BLOCK A, TRAVIS RANCH PHASE 2A, AN ADDITION TO THE CITY OF DALLAS E.T.J., KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 612, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

Earliest Time Sale Will Begin: 10:00 AM

Current Mortgagee:
LAKEVIEW LOAN SERVICING, LLC

Date of Sale: AUGUST 6, 2024

Property County: KAUFMAN

Original Trustee: JEFFREY E. BODE

Recorded on: March 22, 2022
As Clerk's File No.: 2022-0011053
Mortgage Servicer:
LAKEVIEW LOAN SERVICING, LLC

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
JUN 27 AM 8:20
ALISA J. HERRINGTON
CLERK
PC

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 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, Angela Cooper, Brenda Wiggs, 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

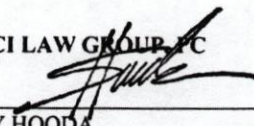
NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, AUGUST 6, 2024** between ten o'clock AM and four o'clock PM and beginning not earlier than **10:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Kaufman County Courthouse, 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.

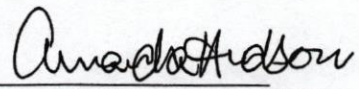
WITNESS MY HAND, June 26, 2024

MARINOSCI LAW GROUP, PC
By: 
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

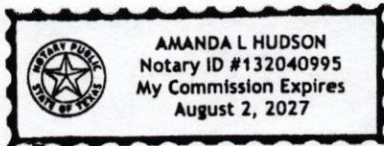
Before me, Amanda Hudson, the undersigned officer, on this, the 26th day of June 2024, personally appeared SAMMY HOODA, ✓ known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal
(SEAL)


Notary Public for the State of TEXAS

My Commission Expires: 8-2-2027

Amanda Hudson
Printed Name and Notary Public



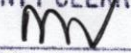
Grantor: LAKEVIEW LOAN SERVICING, LLC
3637 SENTARA WAY
SUITE 303
VIRGINIA BEACH, VA 23452
Our File No. 24-02555

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

2024 JUN 27 AM 10:54

TS No.: 2023-01332-TX
19-000782-673

Notice of [Substitute] Trustee Sale

LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

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

1. Date, Time and Place of Sale.

Date: 08/06/2024

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

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

Property Address: 9560 Wildflower Lane, Kaufman, TX 75142

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

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 01/09/2006 and recorded 01/11/2006 in Book 2803 Page 31 Document 00000718, real property records of Kaufman County, Texas, with **DOUGLAS K. SMITH, A SINGLE PERSON** grantor(s) and NOVASTAR MORTGAGE, INC. as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

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

5. Obligation Secured: Deed of Trust or Contract Lien executed by **DOUGLAS K. SMITH, A SINGLE PERSON**, securing the payment of the indebtedness in the original principal amount of **\$259,785.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **THE BANK OF NEW YORK MELLON, F/K/A THE BANK OF NEW YORK AS SUCCESSOR IN INTEREST TO JPMORGAN CHASE BANK, N.A. AS INDENTURE TRUSTEE FOR NOVASTAR MORTGAGE FUNDING TRUST, SERIES 2006-1, NOVASTAR HOME EQUITY LOAN ASSET-BACKED CERTIFICATES, SERIES 2006-1** is the current mortgagee of the note and deed of trust or contract lien.

Notice of [Substitute] Trustee Sale

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

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

BEING ALL OF LOT 1 OF INDIAN SPRINGS, AN ADDITION TO KAUFMAN COUNTY, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 713, PLAT RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS. BEING ALL OF THE CERTAIN LOT, TRACT OR PARCEL OF LAND, BEING 10.252 ACRES IN THE CHARLES ASKINS SURVEY NO.2, KAUFMAN COUNTY, TEXAS BEING ALSO DESCRIBED AS ALL OF LOT NO.1 OF INDIAN SPRINGS, AN ADDITION IN KAUFMAN COUNTY, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 713, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS, AS SHOWN IN WARRANTY DEED EXECUTED BY ELANE WITTS HANSEN TO KENNETH TANNER AND MARCY D. TANNER, DATED NOVEMBER 4, 1999, FILED NOVEMBER 16, 1999, RECORDED IN VOLUME 1404, PAGE 791, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS. THIS IS TO DECLARE THAT ON THIS DATE A SURVEY WAS MADE ON THE GROUND, UNDER MY DIRECTION AND SUPERVISION OF THE ABOVE DESCRIBED TRACT OF LAND. THERE ARE NO VISIBLE CONFLICTS, VISIBLE EVIDENCE OF EASEMENTS OR RIGHTS-OF-WAY, OR PROTRUSIONS, EXCEPT AS SHOWN, AND THAT THIS DATE THE EASEMENTS, RIGHTS-OF-WAY OR OTHER LOCATABLE MATTERS OF RECORD OF WHICH THE UNDERSIGNED HAS KNOWLEDGE OR HAS BEEN ADVISED ARE AS SHOWN OR NOTED HEREON. THE SUBJECT PROPERTY DOES NOT APPEAR TO LIE WITHIN THE LIMITS OF A 100-YEAR FLOOD HAZARD ZONE ACCORDING TO THE MAP PUBLISHED BY FEDERAL EMERGENCY MANAGEMENT AGENCY, AND HAS A ZONE "X" RATING AS SHOWN BY MAP NO. 480411 0200 B, DATED SEPTEMBER 4, 1991. THE STATEMENT THAT THE PROPERTY DOES OR DOES NOT LIE WITHIN A 100-YEAR FLOOD ZONE IS NOT TO BE TAKEN AS A REPRESENTATION THAT THE PROPERTY WILL OR WILL NOT FLOOD. THIS SURVEY IS NOT TO BE USED FOR CONSTRUCTION PURPOSES AND IS FOR THE EXCLUSIVE USE OF BLUE STAR TITLE, INC. ONLY AND THIS SURVEY IS MADE PURSUANT TO THE ONE CERTAIN TITLE COMMITMENT UNDER THE GF NUMBER 0690-21549, PROVIDED BY THE COMPANY NAMED HEREON. NOTES, CM - CONTROLLING MONUMENT. SUBJECT PROPERTY IS AFFECTED BY THE FOLLOWING, (10J)- BLANKET EASEMENT, VOL 627, PG. 269, D.R.K.C.T.(10K)- BLANKET EASEMENT, VOL 919, PG. 181, D.R.K.C.T. THE BEARINGS FOR THIS SURVEY ARE BASED ON PLAT RECORDED IN CABINET 1, ENVELOPE 713, P.R.K.C.T.

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

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

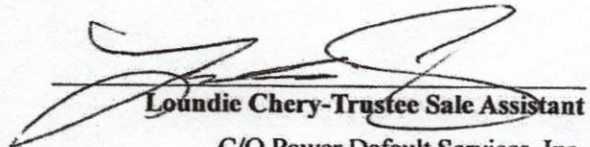
TS No.: 2023-01332-TX
19-000782-673

Notice of [Substitute] Trustee Sale

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

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

Date: June 24, 2024



Loundie Chery-Trustee Sale Assistant

C/O Power Default Services, Inc.
7730 Market Center Ave, Suite 100
El Paso, TX 79912
Telephone: 855-427-2204
Fax: 866-960-8298

For additional sale information visit: www.realtybid.com/texas or (877) 518-5700

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

I am Randy Daniel whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 6-27-24 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 11/09/2020
Grantor(s): EMANA GRIDER, AN UNMARRIED WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR TOWN SQUARE MORTGAGE AND INVESTMENTS INC. DBA TOWN SQUARE MORTGAGE, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$142,373.00
Recording Information: Book 6679 Page 371 Instrument 2020-0035551 ; re-recorded under Book 7189 Page 357 Instrument 2021-0035709
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 1614 LEE ST, KAUFMAN, TX 75142

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: 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 6th day of August, 2024
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 RECORD
KAUFMAN CO. TEXAS

2024 JUL 11 AM 9:07

LAUREN J. JONES
SOLICITOR AT LAW
RC

9658-2100

2147042181

PG1

POSTPKG

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

Substitute Trustee(s): Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Useiton, 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 7/1/24 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"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, BEING THE SOUTHEAST 1.0' OF LOT NUMBER SEVEN (7) AND THE NORTHWEST 69' OF LOT NUMBER SIX (6), IN BLOCK NUMBER EIGHT (8) OF SCOTT'S REVISED ADDITION OF SNOW'S SECOND ADDITION IN THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT OF SAID ADDITION RECORDED IN VOLUME 2, PAGE 44 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

Notice of Substitute Trustee's Sale

Date: July 8, 2024

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
2024 JUL 11 AM 11:21
LAURA A. HUGHES
COUNTY CLERK
BY:  PROPERTY

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, commonly known as 313 E McCoulskey St., Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): August 6, 2024

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.

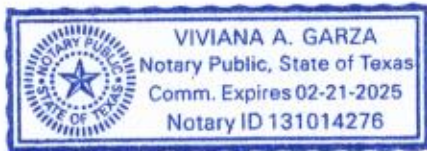
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE 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 July 8, 2024, 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

Date: July 8, 2024

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, commonly known as 309 FM 148, Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): August 6, 2024

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.

FILED FOR RECORDING
KAUFMAN CO. TEXAS
2024 JUL 11 AM 11:28
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature] DEPUTY

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.

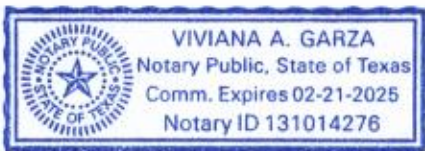
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE 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 July 8, 2024, by
Brian Ford, Substitute Trustee.



Viviana A. Garza
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.

Notice of Substitute Trustee's Sale

Date: July 8, 2024

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, commonly known as 212 Mineral Wells, Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): August 6, 2024

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.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2024 JUL 11 AM 11:21
LAURA A. HUGHES
COUNTY CLERK
BY: *[Signature]*

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.

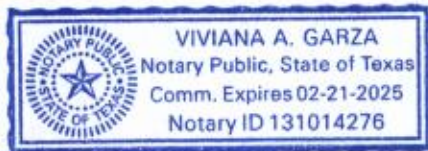
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE 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 July 8, 2024, 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

Date: July 8, 2024

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

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, commonly known as 108 Lydia St., Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): August 6, 2024

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.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2024 JUL 11 AM 11:21
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature]

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 July 8, 2024, by
Brian Ford, Substitute Trustee.



Notary Public for the State of Texas

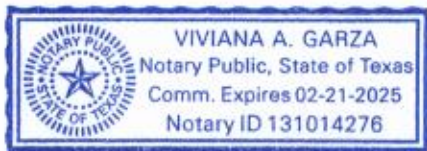


Exhibit A

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

Date: July 8, 2024

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2024 JUL 11 AM 11:21
LAURA A. HUGHES
COUNTY CLERK
BY:  NP/11/24

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, commonly known as 8672 Karen Lane, Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): August 6, 2024

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.

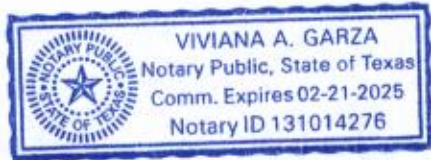
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE 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 July 8, 2024, by Brian Ford, Substitute Trustee.



Viviana A. Garza
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

Date: July 8, 2024

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.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2024 JUL 11 AM 11:21
LAURA A. HUGHES
COUNTY CLERK
BY: _____
OFFICIAL

Property: See **Exhibit A** attached hereto and incorporated herein by reference, commonly known as 803 W State St, Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): August 6, 2024

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.

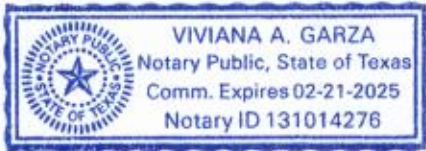
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE 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 July 8, 2024, 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

Date: July 8, 2024

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2024 JUL 11 AM 11:21
LAURA A. HUGHES
COUNTY CLERK
BY:  M
OFFICE

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, commonly known as 410 Roosevelt Ave., Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): August 6, 2024

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.

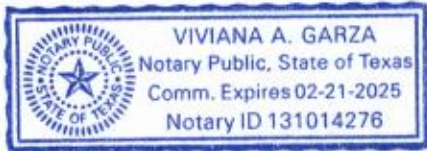
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE 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 July 8, 2024, by Brian Ford, Substitute Trustee.



Viviana A. Garza
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

Date: July 8, 2024

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
2024 JUL 11 AM 11:21
LAURA A. HUGHES
COUNTY CLERK
BY:  NP/DTV

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, commonly known as 413 Bethlehem St., Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): August 6, 2024

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

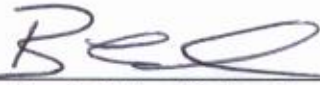
Place of Sale: Kaufman County Courthouse in the location designated by the Kaufman County Commissioners.

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.

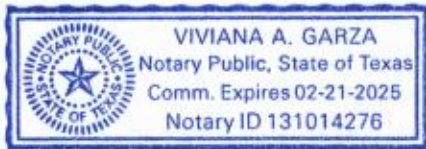
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE 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 July 8, 2024, 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

Date: July 8, 2024

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 2018-0021838.

Property: See **Exhibit A** attached hereto and incorporated herein by reference, commonly known as 301 W Rochester St, Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): August 6, 2024

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.

FILED FOR RECORDS
KAUFMAN CO. TEXAS
2024 JUL 11 AM 11:21
BY: LAURA A. HUGHES
COUNTY CLERK
Official Seal

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.

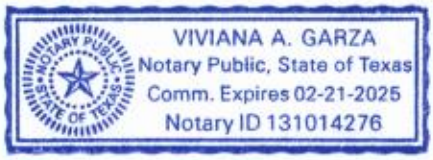
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE 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 July 8, 2024, by
Brian Ford, Substitute Trustee.



Viviana A. Garza
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.

Notice of Substitute Trustee's Sale

Date: July 8, 2024

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, commonly known as 506 Charles Lane, Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): August 6, 2024

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.

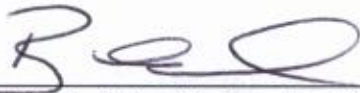
Lender has directed the Substitute Trustee(s) named above to act pursuant to the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2024 JUL 11 AM 11:21
LAURA A. HUGHES
COUNTY CLERK
BY: 
OFFICE

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.

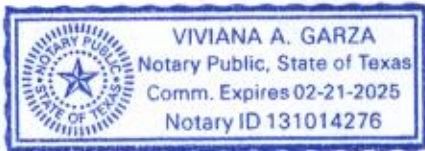
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE 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 July 8, 2024, 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

Date: July 8, 2024

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

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; commonly known as 606 W Newton, Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): August 6, 2024

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.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2024 JUL 11 AM 11:21
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature]

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.

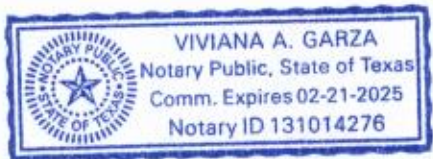
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE 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 July 8, 2024, 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. 137, 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 114.5 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

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: August 06, 2024

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 November 14, 2016 and recorded in Document CLERK'S FILE NO. 2016-0023378 real property records of KAUFMAN County, Texas, with ROSHELL D. DAVIS, grantor(s) and WELLS FARGO BANK, N.A., mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by ROSHELL D. DAVIS, securing the payment of the indebtednesses in the original principal amount of \$120,000.00, 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
2024 JUL 11 AM 11:23
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.

Is sa

Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 7-11-24 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle
Date: 7-11-24

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE J. W. CUDE SURVEY, ABSTRACT NO. 90, KAUFMAN COUNTY, TEXAS, BEING A PORTION OF LOT 6, BLOCK 431, OF THE REVISED MAP OF TERRELL, AN ADDITION TO THE CITY OF TERRELL, TEXAS,

ACCORDING TO THE MAP THEREOF, RECORDED IN CABINET 1, ENVELOPE 1, PLAT RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING A PORTION OF THAT TRACT OF LAND DESCRIBED IN DEED TO PEDRO SAAVEDRA, RECORDED IN DOCUMENT NUMBER 2012-0001800, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS AND BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD FOUND FOR CORNER IN THE RECOGNIZED NORTH LINE OF E. COLLEGE STREET (AN 80 FOOT RIGHT-OF-WAY), SAID POINT BEING THE SOUTHEAST CORNER OF HEREIN DESCRIBED TRACT, AND THE APPARENT SOUTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO JOHN DAVIDSON, RECORDED IN VOLUME 1214, PAGE 311, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS, FROM WHICH A 1/2 INCH IRON ROD FOUND FOR REFERENCE BEARS SOUTH 81 DEGREES 33 MINUTES 57 SECONDS --73.97 FEET;

THENCE NORTH 81 DEGREES 55 MINUTES 18 SECONDS WEST, ALONG THE RECOGNIZED NORTH LINE OF SAID E. COLLEGE STREET, A DISTANCE OF 69.77 FEET TO A 1/2 INCH IRON ROD FOUND WITH YELLOW CAP STAMPED "CCG.INC" RPLS 5129 FOR CORNER, SAID POINT BEING THE SOUTHWEST CORNER OF HEREIN DESCRIBED TRACT AND SAID BLOCK 431, AND THE APPARENT SOUTHEAST CORNER OF BLOCK 56 AND A TRACT OF LAND DESCRIBED IN DEED TO FELIPA GARCIA, RECORDED IN VOLUME 910, PAGE 177, REAL PROPERTY RECORDS, KAUFMAN COUNTY, TEXAS;

THENCE NORTH 08 DEGREES 17 MINUTES 07 SECONDS EAST, ALONG THE RECOGNIZED WEST LINE OF SAID SAAVEDRA TRACT AND THE APPARENT EAST LINE OF SAID GARCIA TRACT AND THE COMMON LINE SAID BLOCKS 431 AND 56, A DISTANCE OF 125.37 FEET TO A 1/2 INCH IRON ROD FOUND WITH YELLOW CAP STAMPED CCG. INC RPLS. 5129 FOR CORNER, SAID POINT BEING THE NORTHWEST CORNER OF HEREIN DESCRIBED TRACT AND THE APPARENT NORTHEAST LINE OF SAID GARCIA TRACT AND THE APPARENT SOUTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO BILLY JACOBS AND EUNICE JACOBS, RECORDED IN VOLUME 590, PAGE 347, DEED RECORDS, KAUFMAN COUNTY, TEXAS;

THENCE SOUTH 81 DEGREES 40 MINUTES 00 SECONDS EAST, ALONG THE APPARENT SOUTH LINE OF SAID JACOBS TRACT, A DISTANCE OF 66.05 FEET TO A 1/2 INCH IRON ROD FOUND FOR ANGLE POINT, SAID POINT BEING THE APPARENT SOUTHEAST CORNER OF SAID JACOBS TRACT, AND THE APPARENT SOUTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO RAYMUNDO ANDRADE AND IRMA ACOSTA, RECORD IN DOCUMENT NUMBER 2015-0020502, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS;

THENCE SOUTH 77 DEGREES 19 MINUTES 44 SECONDS EAST, ALONG THE APPARENT SOUTH LINE OF SAID ANDRADE AND ACOSTA TRACT, A DISTANCE OF 3.84 FEET TO A 12 INCH IRON ROD FOUND FOR CORNER, SAID POINT BEING THE NORTHEAST CORNER OF HEREIN DESCRIBED TRACT AND THE APPARENT NORTHWEST CORNER OF SAID DAVIDSON TRACT;

THENCE SOUTH 08 DEGREES 20 MINUTES 00 SECONDS WEST, ALONG THE RECOGNIZED WEST LINE OF SAID SAAVEDRA TRACT AND THE APPARENT EAST LINE OF SAID DAVIDSON TRACT, A DISTANCE OF 124.77 FEET TO THE PLACE OF BEGINNING AND CONTAINING 8,742.81 SQUARE FEET OR 0.201 ACRES OF LAND.

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, WILSON MANAGEMENT GROUP INC. delivered that one certain Deed of Trust dated AUGUST 31, 2022, which is recorded in INSTRUMENT NO.: 2022-0033979, as corrected in INSTRUMENT NO.: 2022-0035876 of the real property records of KAUFMAN County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$325,000.00 payable to the order of SILVER CITY FUNDING LLC, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

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

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

WHEREAS, SILVER CITY FUNDING LLC, the Mortgagee, or the Mortgage Servicer, has instructed a Substitute Trustee(s) to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

NOTICE IS HEREBY GIVEN that on AUGUST 6, 2024, beginning at 11:00 AM, or not later than three (3) hours after that time, a Substitute Trustee(s) will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

LOT 63, BLOCK 28, HEARTLAND PHASE 10B, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET 3, PAGE 422, MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS, TOGETHER WITH CERTIFICATE OF CORRECTION RECORDED IN VOLUME 5775, PAGE 124 AND VOLUME 5803, PAGE 527, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS.

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

NOTICE IS FURTHER GIVEN that the address of SILVER CITY FUNDING LLC, the Mortgagee or Mortgage Servicer, is 25349 BOROUGH PARK DR, SPRING, TX 77380. Pursuant to the Texas Property Code, the Mortgagee or Mortgage Servicer is authorized to administer a foreclosure sale. The name and address of a substitute trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A Substitute Trustee is authorized by the Texas Property Code to set reasonable conditions for the foreclosure sale. If the sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: JULY 16, 2024.

SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR BRANDY BACON OR
JACK BECKMAN OR GUY WIGGS OR DAVID
STOCKMAN OR DONNA STOCKMAN OR MICHELLE
SCHWARTZ OR JANET PINDER OR JAMIE
DWORSKY OR ANGELA COOPER

FILE NO.: MISC-1815
PROPERTY: 3614 FRENCH CREEK DR
HEARTLAND, TX 75128
WILSON MANAGEMENT GROUP INC

NOTICE SENT BY:
MICHAEL J. SCHROEDER
3610 NORTH JOSEY LANE, SUITE 206
CARROLLTON, TEXAS 75007
Tele: (972) 394-3088
Fax: (972) 394-1283

FILED FOR PUBLIC RECORDS
KAUFMAN CO. TEXAS

2024 JUL 16 AM 7:24

RECEIVED
COURTY CLERK
RC

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: July 16, 2024

SUBSTITUTE TRUSTEE: BRANDY BACON, JACK BECKMAN, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, MICHELLE SCHWARTZ, JAMIE DWORSKY, ANGELA COOPER, BENJAMIN K. WILLIAMS, or BENJAMIN H. HA

SUBSTITUTE TRUSTEE'S ADDRESS: 10119 Lake Creek Pkwy., Suite 201
Austin, Texas 78729

DEED OF TRUST:

Date: April 16, 2024

Grantor: PRESTIGE INVESTMENTS LLC, a Tennessee limited liability company

Beneficiary: LOAN RANGER CAPITAL INVESTMENTS REIT, LLC

Beneficiary's Mailing Address: 5000 Plaza on the Lake, Ste. 180
Austin, Texas 78746

Trustee: BENJAMIN K. WILLIAMS or BENJAMIN H. HA

Recording Information: Document No. 2024-0011452, Official Public Records of Kaufman County, Texas

Property:

Lot 14, Block 7, GRAYHAWK ADDITION, PHASE TWO, an addition to the City of Forney, Kaufman County, Texas, according to the Map or Plat thereof, Recorded in Cabinet 3, Page 269, Map and/or Plat Records, Kaufman County, Texas; together with Certificate of Correction recorded in Volume 5161, Page 278, Official Public Records of Kaufman County, Texas..

NOTE:

Date: April 16, 2024

Amount: \$425,000.00

Debtor: PRESTIGE INVESTMENTS LLC, a Tennessee limited liability company

Holder: LOAN RANGER CAPITAL INVESTMENTS, LLC



FILED FOR RECORD
KAUFMAN CO. TEXAS
2024 JUL 16 AM 7:24

DATE OF SALE OF PROPERTY:

Tuesday, August 6, 2024, at 11:00 a.m.

PLACE OF SALE OF PROPERTY:

At the commissioner's court of Kaufman county does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions.

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.

Mortgagee has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

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


BENJAMIN K. WILLIAMS, Substitute Trustee
and Attorney for Mortgagee

c/o LAW OFFICE OF BEN WILLIAMS, PLLC
10119 Lake Creek Pkwy., Suite 201
Austin, Texas 78729
(512) 872-6088

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

WHEREAS, on or about June 17, 2021, a Notice of Lien was filed in the Deed Records of Kaufman County, Texas, covering the real property herein described concerning default in the payment of the indebtedness owing by Jodi E. McCreadie, the present owner of said real property, to Clements Ranch Homeowners Association (the "Association"); and

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

NOW, THEREFORE, notice is hereby given that on Tuesday, August 6, 2024, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court, Kaufman County, Texas, to the highest bidder for cash, subject to all superior liens and encumbrances of record. The earliest time at which said sale will begin will be 12:00 o'clock noon, and the sale will take place not later than three (3) hours after that time.

Said real estate is described as follows:

Lot 36, Block H, of Clements Ranch, Phase 5, an addition in Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Slide 573, of the Map Records of Kaufman County, Texas (2528 Pettus Drive)

WITNESS my hand this 9 day of May, 2024

FILED FOR RECORD
KAUFMAN CO. TEXAS

2024 JUL 16 PM 2:30

LAURA A. HUGHES
COUNTY CLERK
BY: RC
DEPUTY

CLEMENTS RANCH HOMEOWNERS
ASSOCIATION

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

The within notice was posted by me on the 16 day of July, 2024, at the Kaufman County Courthouse in Kaufman, Texas.

ET

CAUSE NO. 115127-422

IN RE: ORDER FOR FORECLOSURE	§	IN THE DISTRICT COURT OF
CONCERNING	§	
	§	
2528 Pettus Drive	§	KAUFMAN COUNTY, TEXAS
Forney, TX 75126	§	
	§	
UNDER TEX. R. CIV. PROC. 736	§	
	§	422ND JUDICIAL DISTRICT
AND JODI E. MCCREADIE		

ORDER FOR FORECLOSURE

On September 15, 2023, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action was presented to the Court. **Clements Ranch Homeowners Association** (the "Association"), Petitioner herein, seeks an order pursuant to Tex. R. Civ. Proc. 736 to foreclose the Association's assessment lien against 2528 Pettus Drive, Forney, Texas 75126, and further described as follows:

Lot 36, Block H, of Clements Ranch, Phase 5, an addition in Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Slide 573, of the Map Records of Kaufman County, Texas (2528 Pettus Drive) (hereinafter the "Property").

The Court finds that the Association's Application for Foreclosure complies with Rule 736.1 of the Tex. R. Civ. Proc. and was properly served in accordance with Rule 736.4 of the Tex. R. Civ. Proc. The Court further finds that Respondent has not previously filed a response, and the return of service has been on file with the clerk of the Court for at least 10 days before the date of this Order. The Court finds that the name and last known address of each respondent is as follows:

Jodi E. McCreadie
2528 Pettus Drive
Forney, Texas 75126

Pursuant to Rule 736.7 of the Tex. R. Civ. Proc., all facts alleged in the Application for Foreclosure and supported by the affidavit of material facts constitute prima facie evidence of the truth of the matters alleged. The Court further finds as follows:

1. This proceeding is brought in the county in which all or part of the real property encumbered by the lien sought to be foreclosed is located.
2. The Association is governed by the Declaration of Covenants, Conditions and Restrictions for Clements Ranch (the "Declaration"), as corrected and supplemented from time to time.
3. The Property is subject to and governed by the Declaration.
4. By virtue of Respondent's acquisition of the Property, Respondent agreed to and became obligated by the Declaration to pay to the Association all assessments for the expense of administration, maintenance, upkeep and repair of the Community as assessed in accordance with the Declaration, as more particularly shown in Article 6 of the Declaration.
5. Article 6, Section 6.5(b) of the Declaration creates an assessment lien against the Property to secure payment of assessments and other charges pursuant to Tex. R. Civ. Proc. 735.1(c) and Tex. Prop. Code 209.0092.
6. Article 6, Section 6.5(b) and (d) of the Declaration further provides that the Association may foreclose its assessment lien by appropriate judicial or non-judicial proceedings.
7. During the period of Respondent's ownership, Respondent has been assessed maintenance fees in a non-discriminatory manner based on Respondent's ownership of the Property.

8. Article 6, Section 6.5(b) of the Declaration and Texas Property Code 5.006 provide for recovery of attorney's fees and expenses incurred in the collection of delinquent assessments.
9. As of May 1, 2023, Respondent is 29 months in default in her obligations to the Association for a total of Three Thousand and Ninety One Dollars and Seventy Two Cents (\$3,091.72).
10. Respondent has been notified of the amounts due and unpaid attributed to Respondent's failure to pay the assessments and other charges by notice letter dated April 20, 2021.
11. A Notice of Lien was filed on or about June 17, 2021, at Document No. 2021-0024130 in the office of the County Clerk of KAUFMAN, Texas, and Respondent was notified of same by letter dated June 14, 2021.
12. The Association afforded Respondent thirty (30) days to cure the default pursuant to the June 14, 2021, letter, and such opportunity to cure the default has expired.
13. Prior to filing this Application, the Association performed all actions required under applicable law and the terms of the Declaration required prior to foreclosing the Association's assessment lien against the Property.

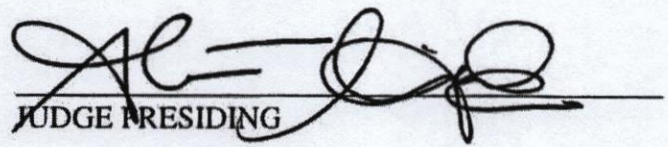
THE COURT THEREFORE GRANTS the Association's Application for Foreclosure under Tex. R. Civ. Proc. 736.

IT IS THEREFORE ORDERED that the Association may proceed with a foreclosure of its assessment lien on the Property under the terms of the Association's Declaration and Texas Property Code Section 51.002; and

IT IS FURTHER ORDERED that the Association shall send Respondent a copy of this Order with the notice of foreclosure sale sent to Respondent; and

IT IS FURTHER ORDERED that the Association may communicate with Respondent and all third parties as may be reasonably necessary to conduct the foreclosure sale of the Property.

SIGNED ON 1/30/24


JUDGE PRESIDING

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

WHEREAS, on or about November 22, 2022, a Notice of Lien was filed in the Deed Records of Kaufman County, Texas, covering the real property herein described concerning default in the payment of the indebtedness owing by Ronald M. LoBue and Tammy A. LoBue, the present owners of said real property, to Edgewater at Cedar Creek Lake Homeowner's Association, Inc. (the "Association"); and

WHEREAS, the said Ronald M. LoBue and Tammy A. LoBue have continued to default in the payment of their indebtedness to the Association and the same is now wholly due, and the Association, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to the Association;

NOW, THEREFORE, notice is hereby given that on Tuesday, August 6, 2024, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court, Kaufman County, Texas, to the highest bidder for cash, subject to all superior liens and encumbrances of record. The earliest time at which said sale will begin will be 12:00 o'clock noon, and the sale will take place not later than three (3) hours after that time.

Said real estate is described as follows:

Lot 3, Block C, Edgewater Addition Phase 1, an Addition to the Kaufman County, Texas, according to the plat thereof recorded in Cabinet 3, Slide 334, Plat Records, Kaufman County, Texas, as affected by Affidavit of Plat Correction recorded July 25, 2017, under Clerk's File No. 2017-16816 Real Property Records, Kaufman County, Texas (7077 Co Road 4042)

WITNESS my hand this 21st day of June, 2024

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

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

The within notice was posted by me on the 16 day of July, 2024, at the Kaufman

FILED FOR RECORD
KAUFMAN CO. TEXAS

2024 JUL 16 PM 2:30

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

Ronald M. LoBue
Tammy A. LoBue
June 21, 2024
Page 4

County Courthouse in Kaufman, Texas.

CAUSE NO. 115907-86

IN RE: ORDER FOR FORECLOSURE
CONCERNING

7077 Co Road 4042
Kemp, TX 75143

UNDER TEX. R. CIV. PROC. 736

AND RONALD M. LOBUE AND
TAMMY A. LOBUE

§
§
§
§
§
§
§
§

IN THE DISTRICT COURT OF

KAUFMAN COUNTY, TEXAS

86TH JUDICIAL DISTRICT

ORDER FOR FORECLOSURE

On December 12, 2023, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action was presented to the Court. **Edgewater at Cedar Creek Lake Homeowner's Association, Inc.** (the "Association"), Petitioner herein, seeks an order pursuant to Tex. R. Civ. Proc. 736 to foreclose the Association's assessment lien against 7077 Co Road 4042, Kemp, Texas 75143, and further described as follows:

Lot 3, Block C, Edgewater Addition Phase 1, an Addition to the Kaufman County, Texas, according to the plat thereof recorded in Cabinet 3, Slide 334, Plat Records, Kaufman County, Texas, as affected by Affidavit of Plat Correction recorded July 25, 2017, under Clerk's File No. 2017-16816 Real Property Records, Kaufman County, Texas (7077 Co Road 4042) (hereinafter the "Property").

The Court finds that the Association's Application for Foreclosure complies with Rule 736.1 of the Tex. R. Civ. Proc. and was properly served in accordance with Rule 736.4 of the Tex. R. Civ. Proc. The Court further finds that Respondents' have not previously filed a response, and the return of service has been on file with the clerk of the Court for at least 10 days before the date of this Order. The Court finds that the name and last known address of each respondent is as follows:

Mr. Ronald M. LoBue
401 Cameron Boulevard
Kemp, Texas 75143

Mrs. Tammy A. LoBue
401 Cameron Boulevard
Kemp, Texas 75143

Mr. Ronald M. LoBue
251 SW Wilshire Boulevard #124
Burlleson, Texas 76028

Mrs. Tammy A. LoBue
251 SW Wilshire Boulevard #124
Burlleson, Texas 76028

Pursuant to Rule 736.7 of the Tex. R. Civ. Proc., all facts alleged in the Application for Foreclosure and supported by the affidavit of material facts constitute prima facie evidence of the truth of the matters alleged. The Court further finds as follows:

1. This proceeding is brought in the county in which all or part of the real property encumbered by the lien sought to be foreclosed is located.
2. The Association is governed by the Declaration of Covenants, Conditions and Restrictions for Edgewater at Cedar Creek Lake (the "Declaration"), as corrected and supplemented from time to time.
3. The Property is subject to and governed by the Declaration.
4. By virtue of Respondents' acquisition of the Property, Respondents' agreed to and became obligated by the Declaration to pay to the Association all assessments for the expense of administration, maintenance, upkeep and repair of the Community as assessed in accordance with the Declaration, as more particularly shown in Article V of the Declaration.
5. Article V, Section 5.10.A of the Declaration creates an assessment lien against the Property to secure payment of assessments and other charges pursuant to Tex. R. Civ. Proc. 735.1(c) and Tex. Prop. Code 209.0092.

6. Article V, Section 5.10.A of the Declaration further provides that the Association may foreclose its assessment lien by appropriate judicial or non-judicial proceedings.
7. During the period of Respondents' ownership, Respondents' have been assessed maintenance fees in a non-discriminatory manner based on Respondent's ownership of the Property.
8. Article V, Section 5.6 of the Declaration and Texas Property Code 5.006 provides for recovery of attorney's fees and expenses incurred in the collection of delinquent assessments.
9. As of December 5, 2023, Respondents' are 24 months in default in their obligations to the Association for a total of Six Thousand Three Hundred and Seventy-Five Dollars and Seventy-Seven Cents (\$6,375.77).
10. Respondents' have been notified of the amounts due and unpaid attributed to Respondent's failure to pay the assessments and other charges by notice letter dated May 20, 2022.
11. A Notice of Lien was filed on or about November 22, 2022, at 20220043239 in the office of the County Clerk of KAUFMAN, Texas, and Respondents' were notified of same by letter dated November 18, 2022.
12. The Association afforded Respondents' thirty (30) days to cure the default pursuant to the November 18, 2022, letter, and such opportunity to cure the default has expired.
13. Prior to filing this Application, the Association performed all actions required under applicable law and the terms of the Declaration required prior to foreclosing

the Association's assessment lien against the Property.

THE COURT THEREFORE GRANTS the Association's Application for Foreclosure under Tex. R. Civ. Proc. 736.

IT IS THEREFORE ORDERED that the Association may proceed with a foreclosure of its assessment lien on the Property under the terms of the Association's Declaration and Texas Property Code Section 51.002; and

IT IS FURTHER ORDERED that the Association shall send Respondent(s) a copy of this Order with the notice of foreclosure sale sent to Respondent(s); and

IT IS FURTHER ORDERED that the Association may communicate with Respondent(s) and all third parties as may be reasonably necessary to conduct the foreclosure sale of the Property.

SIGNED ON 4/10/2024



JUDGE PRESIDING

Automated Certificate of eService

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

Paula Ransom on behalf of Jason Reed
Bar No. 24043887
pransom@riddleandwilliams.com
Envelope ID: 86492124
Filing Code Description: Proposed Order
Filing Description: Proposed Order
Status as of 4/10/2024 11:30 AM CST

Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Jason RReed		jreed@riddleandwilliams.com	4/10/2024 10:44:25 AM	SENT

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

WHEREAS, on or about August 4, 2022, a Notice of Lien was filed in the Deed Records of Kaufman County, Texas, covering the real property herein described concerning default in the payment of the indebtedness owing by Barbara Walker, the present owner of said real property, to Edgewater at Cedar Creek Lake Homeowner's Association, Inc. (the "Association"); and

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

NOW, THEREFORE, notice is hereby given that on Tuesday, August 6, 2024, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court, Kaufman County, Texas, to the highest bidder for cash, subject to all superior liens and encumbrances of record. The earliest time at which said sale will begin will be 12:00 o'clock noon, and the sale will take place not later than three (3) hours after that time.

Said real estate is described as follows:

Lot 21, Block A, Edgewater Addition Phase I, an Addition to Kaufman County, Texas, according to the plat thereof recorded in Cabinet 3, Slide 334, Plat Records, Kaufman County, Texas (9121 West Shoreline Drive)

WITNESS my hand this 12th day of June, 2024

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2024 JUL 16 PM 2:30

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

The within notice was posted by me on the 16 day of JULY, 2024, at the Kaufman County Courthouse in Kaufman, Texas.

E H

CAUSE NO. 112972-86

IN RE: ORDER FOR FORECLOSURE § IN THE DISTRICT COURT OF
CONCERNING §
 §
9121 West Shoreline Drive § KAUFMAN COUNTY, TEXAS
Kemp, TX 75143 §
 §
UNDER TEX. R. CIV. PROC. 736 §
 §
AND BARBARA WALKER § 86TH JUDICIAL DISTRICT

DEFAULT ORDER FOR FORECLOSURE

On **January 25, 2023**, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action was presented to the Court. **Edgewater at Cedar Creek Lake Homeowner's Association, Inc.** (the "Association"), Petitioner herein, seeks an order pursuant to Tex. R. Civ. Proc. 736 to foreclose the Association's assessment lien against 9121 West Shoreline Drive, Kemp, Texas 75143, and further described as follows:

Lot 21, Block A, Edgewater Addition Phase I, an Addition to Kaufman County, Texas, according to the plat thereof recorded in Cabinet 3, Slide 334, Plat Records, Kaufman County, Texas (9121 West Shoreline Drive) (hereinafter the "Property).

The Court finds that the Association's Application for Foreclosure complies with Rule 736.1 of the Tex. R. Civ. Proc. and was properly served in accordance with Rule 736.4 of the Tex. R. Civ. Proc. The Court further finds that Respondent has not previously filed a response, and the return of service has been on file with the clerk of the Court for at least 10 days before the date of this Order. The Court finds that the name and last known address of each respondent is as follows:

Barbara Walker
2531 West Pleasant Run Road Apt. 8103
Lancaster, Texas 75146

Barbara Walker
5321 Canfield Lane
Forney, Texas 75126

Pursuant to Rule 736.7 of the Tex. R. Civ. Proc., all facts alleged in the Application for Foreclosure and supported by the affidavit of material facts constitute prima facie evidence of the truth of the matters alleged. The Court further finds as follows:

1. This proceeding is brought in the county in which all or part of the real property encumbered by the lien sought to be foreclosed is located.
2. The Association is governed by the Declaration of Covenants, Conditions and Restrictions for Edgewater at Cedar Creek Lake (the "Declaration"), as corrected and supplemented from time to time.
3. The Property is subject to and governed by the Declaration.
4. By virtue of Respondent's acquisition of the Property, Respondent agreed to and became obligated by the Declaration to pay to the Association all assessments for the expense of administration, maintenance, upkeep and repair of the Community as assessed in accordance with the Declaration, as more particularly shown in Article V of the Declaration.
5. Article V, Section 5.10.A of the Declaration creates an assessment lien against the Property to secure payment of assessments and other charges pursuant to Tex. R. Civ. Proc. 735.1(c) and Tex. Prop. Code 209.0092.
6. Article V, Section 5.10.A of the Declaration further provides that the Association may foreclose its assessment lien by appropriate judicial or non-judicial

proceedings.

7. During the period of Respondent's ownership, Respondent has been assessed maintenance fees in a non-discriminatory manner based on Respondent's ownership of the Property.
8. Article V, Section 5.6 of the Declaration and Texas Property Code 5.006 provide for recovery of attorney's fees and expenses incurred in the collection of delinquent assessments.
9. As of December 9, 2022, Respondent was 27 months in default in her obligations to the Association for a total of Five Thousand Four Hundred and Eighty Two Dollars and Fifty Eight Cents (\$5,482.58).
10. Respondent has been notified of the amounts due and unpaid attributed to Respondent's failure to pay the assessments and other charges by notice letter dated September 2, 2021.
11. A Notice of Lien was filed on or about August 4, 2022 at Instrument No. 2022-0030184 in the office of the County Clerk of Kaufman County, Texas, and Respondent was notified of same by letter dated August 3, 2022.
12. The Association afforded Respondent thirty (30) days to cure the default pursuant to the August 3, 2022 letter, and such opportunity to cure the default has expired.
13. Prior to filing this Application, the Association performed all actions required under applicable law and the terms of the Declaration required prior to foreclosing the Association's assessment lien against the Property.

THE COURT THEREFORE GRANTS the Association's Application for Foreclosure under Tex. R. Civ. Proc. 736.

IT IS THEREFORE ORDERED that the Association may proceed with a foreclosure of its assessment lien on the Property under the terms of the Association's Declaration and Texas Property Code Section 51.002; and

IT IS FURTHER ORDERED that the Association shall send Respondent a copy of this Order with the notice of foreclosure sale sent to Respondent; and

IT IS FURTHER ORDERED that the Association may communicate with Respondent and all third parties as may be reasonably necessary to conduct the foreclosure sale of the Property.

5/17/2023

SIGNED ON _____.



JUDGE PRESIDING

Automated Certificate of eService

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

Jason Reed on behalf of Jason Reed
Bar No. 24043887
jreed@riddleandwilliams.com
Envelope ID: 75709924
Filing Code Description: Proposed Order
Filing Description: Proposed Default Order for Foreclosure
Status as of 5/17/2023 12:50 PM CST

Associated Case Party: EDGEWATER AT CEDAR CREEK LAKE HOMEOWNER'S ASSOCIATION, INC.

Name	BarNumber	Email	TimestampSubmitted	Status
Jason Reed	24043887	jreed@riddleandwilliams.com	5/17/2023 7:24:34 AM	SENT