

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

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

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: JULY 9, 2024

NOTE: Note described as follows:

Date: JUNE 10, 2022
Maker: SAUL CARDENAS LOREDO
Payee: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
successor to original lender
Original Principal
Amount: \$220,000.00

DEED OF TRUST: Deed of Trust described as follows:

Date: JUNE 10, 2022
Grantor: SAUL CARDENAS LOREDO, AND ESPERANZA SANTOYO,
HUSBAND AND WIFE.
Trustee: SCOTT R. VALBY
Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
successor to original lender
Recorded: INSTRUMENT NO. 2022-0023324, WHICH WAS RECORDED IN
THE REAL PROPERTY RECORDS OF KAUFMAN COUNTY,
TEXAS.

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

BORROWERS: SAUL CARDENAS LOREDO

PROPERTY: The property described as follows:

FILED FOR RECORD
KAUFMAN CO TEXAS
24 JUL 15 AM 9:37
LAURA A. HUGHES
COUNTY CLERK

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

SUBSTITUTE TRUSTEE: BRANDY BACON, JACK BECKMAN, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, MICHELLE SCHWARTZ, JAMIE DWORSKY, ANGELA COOPER, RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT AND DAVID GARVIN.

Substitute Trustee's Mailing Address:

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

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

SEPTEMBER 3, 2024, the first Tuesday of the month, to commence at 11:00 A.M., or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In KAUFMAN County, Texas, at THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 E. US HIGHWAY 175, KAUFMAN, TEXAS 75142 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.

RECITALS

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

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the

Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows:

Date: JUNE 10, 2022
Grantor: SAUL CARDENAS LOREDO, AND ESPERANZA SANTOYO, HUSBAND AND WIFE.
Trustee: SCOTT R. VALBY
Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING successor to original lender
Recorded: INSTRUMENT NO. 2022-0023324, WHICH WAS RECORDED IN THE REAL PROPERTY RECORDS OF KAUFMAN COUNTY, TEXAS.

PROPERTY: The property described as follows:

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

SUBSTITUTE TRUSTEE: BRANDY BACON, JACK BECKMAN, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, MICHELLE SCHWARTZ, JAMIE DWORSKY, ANGELA COOPER, RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT AND DAVID GARVIN.

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, 8th Floor

Dallas, Texas 75219

Each Substitute Trustee is appointed **effective as of JULY 9, 2024**, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

By: Lillian Riley

Name: Lillian A. Riley, Attorney for
NEWREZ LLC D/B/A SHELLPOINT
MORTGAGE SERVICING

THE STATE OF TEXAS

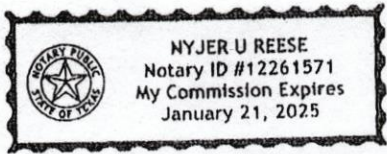
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COUNTY OF DALLAS

BEFORE ME, the undersigned authority, on this day appeared LILLIAN A. RILEY, and after being by me duly sworn, stated that she executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on JULY 9, 2024.

[Signature]
Notary Public, State of Texas



Notice of Sale executed by:
David Garvin

Name: David Garvin

Substitute Trustee

EXHIBIT A

BEING PART OF BLOCK 6, IN STILL ADDITION, AN ADDITION TO THE TOWN OF KEMP, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 93, PAGE 639, PLAT RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING THE SAME TRACT OF LAND AS CONVEYED TO ZEFERINO PEDROZA AND WIFE, CONNIE PEDROZA, BY DEED RECORDED IN VOLUME 2371, PAGE 269, DEED RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING DESCRIBED BY METE AND BOUNDS:

BEGINNING AT A 1/2 INCH IRON ROD SET WITH YELLOW CAP STAMPED "CBG SURVEYING" FOR CORNER, SAID CORNER BEING IN THE NORTHEAST RIGHT-OF-WAY LINE OF A 20 FOOT ALLEY, SAME BEING IN THE SOUTHEAST LINE OF 11TH STREET (A 60 FOOT RIGHT-OF-WAY);

THENCE NORTH 67 DEGREES 00 MINUTES 00 SECONDS EAST, ALONG THE SOUTHEAST RIGHT-OF-WAY LINE OF SAID 11TH STREET, A DISTANCE OF 75.00 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW CAP STAMPED "CBG SURVEYING" FOR CORNER, SAID CORNER BEING IN THE NORTHWEST CORNER OF THAT TRACT OF LAND CONVEYED TO MARIA DEL CARMEN SIERRA, BY DEED RECORDED IN INSTRUMENT NO. 2020-0012522, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS, FROM WHICH A 1/2 INCH ION ROD FOUND FOR WITNESS BEARS NORTH 22 DEGREES 17 MINUTES 31 SECONDS WEST, A DISTANCE OF 0.82 FEET, AND FROM WHICH A 3/8 INCH IRON ROD FOUND AT THE NORTH CORNER OF THAT TRACT OF LAND CONVEYED TO JOHN WEBSTER, BY DEED RECORDED IN INSTRUMENT NO. 2010-0018416, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS, BEARS NORTH 67 DEGREES 00 MINUTES 00 SECONDS EAST A DISTANCE OF 245.48 FEET FOR REFERENCE, AND BEING HELD AS A CONTROLLING MONUMENT;

THENCE SOUTH 22 DEGREES 49 MINUTES 07 SECONDS EAST, ALONG THE SOUTHWEST LINE OF SAID SIERRA TRACT, A DISTANCE OF 200.00 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW CAP STAMPED "CBG SURVEYING" FOR CORNER, SAID CORNER BEING IN THE NORTHWEST RIGHT-OF-WAY LINE OF 12TH STREET (A 40 FOOT RIGHT-OF-WAY);

THENCE SOUTH 67 DEGREES 00 MINUTES 00 SECONDS WEST, ALONG THE NORTHWEST RIGHT-OF-WAY LINE OF SAID 12TH STREET, A DISTANCE OF 75.00 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW CAP STAMPED "CBG SURVEYING" FOR CORNER, SAID CORNER BEING IN THE SOUTHEAST RIGHT-OF-WAY LINE OF SAID 20 FOOT ALLEY, FROM WHICH A 1/2 INCH IRON ROD FOUND AT THE SOUTHEAST CORNER OF THAT TRACT OF LAND CONVEYED TO ROBERT FELDT, BY DEED RECORDED IN VOLUME 228, PAGE 803, DEED RECORDS, KAUFMAN COUNTY, TEXAS, BEARS SOUTH 65 DEGREES 15 MINUTES 10 SECONDS WEST, A DISTANCE OF 21.81 FEET FOR REFERENCE, AND BEING HELD AS A CONTROLLING MONUMENT;

THENCE NORTH 22 DEGREES 49 MINUTES 07 SECONDS WEST, ALONG THE SOUTHEAST RIGHT-OF-WAY LINE OF SAID 20 FOOT ALLEY, A DISTANCE OF 200.00

FEET TO THE POINT OF BEGINNING AND CONTAINING 15,000 SQUARE FEET OR 0.34 ACRES OF LAND.

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 04/30/2020
Grantor(s): LATESHA MCGREW GREAGOR AND LA DONNA GREAGOR; A MARRIED COUPLE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LOANDEPOT.COM, LLC, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$232,608.00
Recording Information: Book 6392 Page 196 Instrument 2020-0011592
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 4308 CAT TAIL WAY, 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 3rd day of September, 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.

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KAUFMAN CO. TEXAS
2024 JUL 18 AM 7:50

RE

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 11-2-21 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 THIRTY (30) IN BLOCK H OF WINDMILL FARMS, PHASE 3B, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CABINET 3, ENVELOPE 491, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS

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

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

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

TS No TX06000152-23-1

APN 206992 | 00.0773.0002.0002.00.06.06

TO No 230562030

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on April 20, 2022, JOHN GLADISH, A SINGLE MAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of JOHN BAZZELL as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for INTEGRITY MORTGAGE CORPORATION OF TEXAS, 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 \$302,538.00, payable to the order of M&T Bank as current Beneficiary, which Deed of Trust recorded on April 22, 2022 as Document No. 2022-0015698 in Book 7590, on Page 146 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 206992 | 00.0773.0002.0002.00.06.06

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 Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Angela Cooper 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 M&T Bank, 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.

TS No TX06000152-23-1

APN 206992 | 00.0773.0002.0002.00.06.06

TO No 230562030

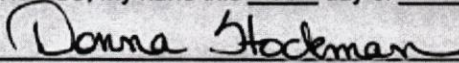
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, September 3, 2024 at 11:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman 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: **On the front steps of the Kaufman County Justice Center, 1902 US Highway 175, Kaufman TX 75142, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and M&T Bank'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 M&T Bank'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 18 day of July, 2024.



By: Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Angela Cooper
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.insourcelogic.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766**

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 TX06000152-23-1

APN 206992 | 00.0773.0002.0002.00.06.06

TO No 230562030

EXHIBIT "A"

LOT 2, IN BLOCK B, OF CREEKSIDE ESTATES, PHASE 2, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 504, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

FILED FOR COUNTY
KAUFMAN CO. TEXAS

2024 JUL 18 PM 3:10

LAURA A. HILL
COUNTY CLERK
RC

Notice of [Substitute] Trustee Sale

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

1. Date, Time and Place of Sale.

Date: 09/03/2024

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: 12112 Cool Water Circle, Forney, TX 75126

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

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 04/07/2006 and recorded 04/17/2006 in Book OR VOL 2863 Page 317 Document 00008738, real property records of Kaufman County, Texas, with **Vicki Dian Cook and spouse Ronald Eugene Cook** grantor(s) and **OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION** as Lender, **DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006-OPT5, ASSET-BACKED CERTIFICATES, SERIES 2006-OPT5** 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 **Vicki Dian Cook and spouse Ronald Eugene Cook**, securing the payment of the indebtedness in the original principal amount of **\$609,000.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SOUNDVIEW HOME LOAN TRUST 2006-OPT5, ASSET-BACKED CERTIFICATES, SERIES 2006-OPT5** is the current mortgagee of the note and deed of trust or contract lien.

FILED FOR PUBLIC RECORDS
KAUFMAN CO., TEXAS
2024 JUL 25 AM 7:02

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:

Tract I:

A part of a tract of land situated in the W. J. Swift Survey, Abstract No. 459 conveyed to Ronald Cook as recorded in Volume 1039, Page 434, Deed Records, Kaufman County, Texas, and being more particularly described by metes and bounds as follows: **COMMENCE** from a 1 inch iron pipe found for corner at the west corner of said Cook tract and being the North corner of a tract of land conveyed to Allan Kalich as recorded in Volume 1049, Page 845 of the Deed records of Kaufman County, Texas and being in the Southeast Right of way of F.M. Highway 740; **THENCE** S 44 deg. 39 min. 49 sec. East, a distance of 1,228.48 feet to a 1/2 inch iron rod found for corner, said point being the West corner of an easement for Right of way (30 foot Right of Way); **THENCE** N 45 deg. 26 min. 12 sec. East, a distance of 30.00 feet to a 1/2 inch iron rod found for corner, said point being the North corner of said easement; **THENCE** S 44 deg. 39 min. 49 sec. East, a distance of 30.00 feet to a 1/2 inch iron rod set for corner, said point being the Place of Beginning; **THENCE** N 45 deg. 26 min. 12 sec. East, a distance of 185.41 feet to a 1/2 inch iron rod set for corner, said point being in a curve to the left having a radius of 60.00 feet, a chord bearing of North 75 deg. 24 min. 22 sec. East, a chord distance of 60.00 and a central angle of 59 deg. 59 min. 46 sec.; **THENCE** in a Easterly direction along said curve to the left, an arc length of 62.83 feet to a 1/2 inch iron rod set for corner; **THENCE** S 40 deg. 28 min. 36 sec. East, passing a 1/2 inch iron rod set for reference at a distance of 400 feet, continuing a total distance of 511.32 feet to a point for corner; **THENCE** S 45 deg. 26 min. 03 sec. West, a distance of 200.00 feet to a point for corner; **THENCE** N 44 deg. 39 min. 49 sec. West, passing a 1/2 inch iron rod set for reference at a distance of 140.00 feet, continuing a total distance of 540.00 feet to the **PLACE OF BEGINNING** and containing 117,534 square feet or 2.698 acres of land, more or less.

Tract II:

Non-exclusive easement rights in, over and across the following described lot, tract or parcel of land; A part of a tract of land situated in the W. J. Swift Survey, Abstract No. 459 conveyed to Ronald Cook as recorded in Volume 1039, Page 434, of the Deed Records of Kaufman County, Texas, and being more particularly described by metes and bounds as follows:

COMMENCE from a 1 inch iron pipe found for corner at the west corner of said Cook Tract and being at the North corner of a tract of land conveyed to Allan Kalich as recorded in Volume 1049, Page 845 of the Deed Records of Kaufman County, Texas and being in the Southeast Right of way of F.M. Highway 740;

THENCE N 23 deg. 31 min. 31 sec. East, a distance of 224.87 feet to 1/2 inch iron rod found for corner, said point being the **PLACE OF BEGINNING**; **THENCE** N 23 deg. 31 min. 31 sec. East, along the said Southeast Right of Way of F.M. Highway 740, a distance of 32.32 feet to an 'X' set for corner, said point being in a curve to the left having a radius of 1,477.69 feet, a chord bearing of North 22 deg. 53 min. 45 sec. East, a chord distance of 32.47 feet, and a central angle of 01 deg. 15 min. 32 sec; **THENCE** in a Northeasterly direction along said curve to the left, an arc length of 32.47 feet to a 1/2 inch iron rod found for corner; **THENCE** S 44 deg. 36 min. 30 sec. East, a distance of 378.63 feet to a 1/2 inch iron rod found for corner; **THENCE** N 45 deg. 17 min. 23 sec. East, a distance of 29.90 feet to a 1/2 inch iron rod set for corner; **THENCE** S 44 deg. 37 min. 17 sec. East, a distance of 906.23 feet to a capped 1/2 inch iron rod found for corner, said point being in a curve to the left having a radius of 60.00 feet, a chord bearing of South 45 deg. 20 min. 02 sec. West, a chord distance of 59.96 feet, and a central angle of 59 deg. 57 min.

TS No.: 2016-01814-TX
21-000186-673

05 sec; THENCE in a Southwest direction along said curve to the left, an arc length of 62.78 feet, to a capped 1/2 inch iron rod found for corner; THENCE N 44 deg. 37 min. 17 sec. West, a distance of 819.71 feet to a capped 1/2 inch iron rod found for corner; THENCE N 63 deg. 50 min. 39 sec. West, a distance of 90.93 feet to a 1/2 inch iron rod found for corner; THENCE N 44 deg. 36 min. 30 sec. West, a distance of 354.84 feet to the PLACE OF BEGINNING and containing 77,287 square feet or 1.774 acres of land, more or less.

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

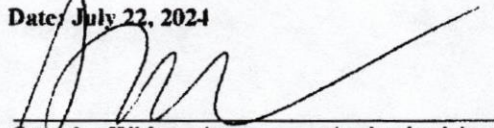
TS No.: 2016-01814-TX
21-000186-673

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: July 22, 2024



Sandra White – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

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 RANDI DANIEL Certificate of Posting
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 7-25-24 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: 11/08/2007
Grantor(s): MARGARET NANNETTE SLAUGHTER AND SPOUSE, ALTON GENE SLAUGHTER
Original Mortgagee: WELLS FARGO BANK, NATIONAL ASSOCIATION
Original Principal: \$100,000.00
Recording Information: Book 3293 Page 292 Instrument 2007-00027251
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 1196 LOIS LANE, 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: US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust
Mortgage Servicer: Shellpoint Mortgage Servicing
Current Beneficiary: US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust
Mortgage Servicer Address: 75 Beattie Place, Suite 300, Greenville, SC 29601

SALE INFORMATION:

Date of Sale: Tuesday, the 3rd day of September, 2024
Time of Sale: 11:00 AM or within three hours thereafter.
Place of Sale: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, 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 AUG - 1 AM 11:21
LAURENCE
COUNTY CLERK
BY: [Signature]
DEPUTY

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

Substitute Trustee(s): Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, 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 Daul whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 5-1-24 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 Daul

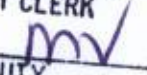
Exhibit "A"

BEING LOT 20 OF WILD ACRES ADDITION, AN ADDITION TO CITY OF OAK GROVE, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN CABINET 1, PAGE 651, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2024 AUG -7 AM 9:42

LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

Notice of Substitute Trustee Sale

T.S. #: 24-11373

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

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

Date: **9/3/2024**
Time: The sale will begin no earlier than **11:00 AM** or no later than three hours thereafter.
The sale will be completed by no later than **2:00 PM**
Place: **Kaufman** County Courthouse in **KAUFMAN**, Texas, at the following location: **THE FRONT STEPS OF THE COURTHOUSE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

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

LOT NO. 4, TAYLOR TERRACE, ACCORDING TO THE PLAT RECORDED IN CABINET 1, ENVELOPE 339, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust is dated 5/27/2004 and is recorded in the office of the County Clerk of Kaufman County, Texas, under County Clerk's File No 00011979, recorded on 6/7/2004, in Book 2434, Page 58, of the Real Property Records of Kaufman County, Texas.
Property Address: 106 W JETER MABANK TEXAS 75147

Trustor(s): **ROBERT L. SMITH** Original Beneficiary: **Mortgage Electronic Registration Systems, Inc. (MERS), as beneficiary, as nominee for WR STARKEY MORTGAGE, L.L.P., its successors and assigns**

Current Beneficiary: **Athene Annuity & Life Assurance Company** Loan Servicer: **Nationstar Mortgage, LLC**

Current Substituted Trustees: **Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Brandy Bacon, Jack Beckman, Jamie Dworsky, Angela Cooper, Rick Snoke, Prestige Default Services, LLC**

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

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the

T.S. #: 24-11373

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

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by ROBERT SMITH, A SINGLE MAN. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$40,000.00, executed by ROBERT SMITH, A SINGLE MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc. (MERS), as beneficiary, as nominee for WR STARKEY MORTGAGE, L.L.P., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of ROBERT SMITH, A SINGLE MAN to ROBERT L SMITH. Athene Annuity & Life Assurance Company is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

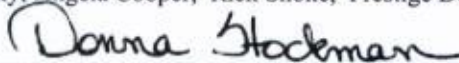
The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including,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

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

Athene Annuity & Life Assurance Company
c/o Nationstar Mortgage, LLC
8950 Cypress Waters Blvd.
Coppell, TX 75019
(888) 480-2432

Dated: 8/7/24

Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Brandy Bacon, Jack Beckman, Jamie Dworsky, Angela Cooper, Rick Snoke, Prestige Default Services, LLC,



Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732

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

T.S. #: 24-11373

**NOTICE OF FORECLOSURE SALE
("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.

DATE OF NOTICE: August 8, 2024

INSTRUMENT TO BE FORECLOSED: Deed of Trust ("Deed of Trust")

DATED: August 30, 2021

GRANTOR: Dennis Jose Carbajal Anariba & Rubia Saray Paz Grijalva

TRUSTEE: Mark Vasquez

LENDER: Jokat Realty, LLC

CURRENT HOLDER: Jokat Realty, LLC

RECORDED IN: Deed of Trust is recorded under Instrument Number 2021-0036329 of the real property records of Kaufman County, Texas.

LEGAL DESCRIPTION & PROPERTY TO BE SOLD:

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 OR PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 555, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

(MORE COMMONLY KNOWN AS: 506 CHARLES LANE, TERRELL, TEXAS 75160)

OBLIGATION SECURE: Deed of Trust or Contract Lien executed by Dennis Jose Carbajal Anariba & Rubia Saray Paz Grijalva, securing the payment of the indebtedness in the original principal

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KAUFMAN CO. TEXAS
2024 AUG -8 AM 10:53
AURA A. HUGHES
COUNTY CLERK
BY [Signature] FINLEY

amount of \$213,300.00, and obligations therein described including but not limited to (a) the Promissory Note and (b) **any and all modifications, renewals, and extensions of the Promissory Note**. Jokat Realty, LLC, is the current mortgagee of the Promissory Note and Deed of Trust.

FORECLOSURE SALE:

DATE: September 3, 2024

TIME: The earliest time the sale will begin is 1:00 P.M., but not later than three (3) hours after such time

PLACE: *THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER, 1902 US HIGHWAY 175, KAUFMAN, TEXAS 75142, 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: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash; except that the Current Lender/Holder's herein may bid and such bid may be credited against the indebtedness secured by the lien of the Deed of Trust and any and all modifications thereof.

SUBSTITUTE TRUSTEE(S): Ashleigh Renfro, AND/OR Ashley Tarver AND/OR Joseph Juarez

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Jokat Realty, LLC, the owner and holder of the Note, has requested the Substitute Trustee named herein to sell the Property.

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

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, the Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law. If Jokat Realty, LLC, passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property. Pursuant to section 51.0075(a) of the Texas Property Code, any Trustee or Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Trustee.

THIS INSTRUMENT HEREBY 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.

Name and Address of Sender of Notice:

Renfro Law, PLLC
By: Ashleigh Renfro
10226 Midway Road
Dallas, Texas 75229
Phone: 972-708-4425
Fax: 972-521-6413

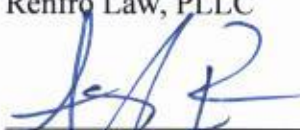
Notice Pursuant to Section 51.0025 of the Texas Property Code

DIA Servicing, LLC, pursuant to a written servicing agreement, represents your Lender, Jokat Realty, LLC This agreement grants DIA Servicing, LLC, with the authority to service your mortgage loan and to administer, or cause to be administered, any necessary steps or actions related to the potential foreclosure of your property subject to foregoing requirements contained in this letter. DIA Servicing, LLC, has retained Renfro Law, PLLC, to carry out any necessary actions that may be required under all applicable state and federal laws and the services of this law firm are being carried out on behalf of DIA Servicing, LLC, and your Lender, Jokat Realty, LLC Contact information for DIA Servicing, LLC, may be found below:

**DIA Servicing, LLC
10226 Midway Road
Dallas, Texas 75229**

**Phone: 1.844.222.9450 or 972.708.4425
Email: info@diaservicingtx.com**

Renfro Law, PLLC



By: Ashleigh Renfro
Attorney/Substitute Trustee
Texas Bar No. 24093029
10226 Midway Road
Dallas, Texas 75229
Telephone (972) 708-4425
Fax (972) 521-6413
ashleigh@renfrolawtx.com

CERTIFICATION OF MAILING

Dennis Jose Carbajal Anariba
Rubia Saray Paz Grijalva
506 Charles Lane
Terrell, Texas 75160

DATE SENT: AUGUST 8, 2024
VIA USPS FIRST-CLASS MAIL &
VIA CMRRR # 9589-0710-5270-0345-0544-75

BY:  _____

I HEREBY CERTIFY THAT ON AUGUST 8, 2024, TRUE AND CORRECT COPIES OF THIS DOCUMENT WERE SENT TO THE RECIPIENTS AT THE ADDRESS AND BY THE METHOD(S) DESCRIBED ABOVE.



Ashleigh Renfro

FILED FOR RECORD
KAUFMAN CO. TEXAS

2024 AUG -8 PM 2: 20

LAURA A. HUGHES
COUNTY CLERK

BY: RC
DEPUTY

Notice of Foreclosure Sale

("Deed of Trust"):

Dated: August 26, 2022

Grantor: Faustino Cabrera Grimaldo

Trustee: James F. Bowen

Lender: Ruben H. Vento and Patricia A. Dunlap-Vento

Recorded in: Volume 7784, Page 157 of the real property records of Kaufman County, Texas

Legal Description: See Exhibit 1

Secures: ("Note") in the original principal amount of \$391,996.00, executed by Faustino Cabrera Grimaldo ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: **Tuesday, September 3, 2024**

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

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

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

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Ruben H. Vento and Patricia A. Dunlap-Vento, the owners and holders of the Note, have requested Substitute Trustee to sell the Property.

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

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

If Ruben H. Vento and Patricia A. Dunlap-Vento pass the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

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

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

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

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

Jon G. Burt

Jon G. Burt
200 W. Grove
Kaufman, Texas 75142
Telephone: 972-962-6000
Telecopier: 972-932-8080
E-mail: jonburtlaw@gmail.com

All that certain lot, tract or parcel of land, part of the D. F. Webb Survey, Abstract No. 568, Kaufman County, Texas, part of that certain Tract Two, called 165.038 acre tract, conveyed to Patricia Ann Dunlap-Vento by Patricia Ann Dunlap-Vento, Trustee on September 9, 2014, recorded in Vol. 4638 page 248 of the Deed Records of Kaufman County, Texas and being more completely described as follows, to-wit:

BEGINNING at a point in the West line of the above mentioned 165.038 acre tract, being N 3 deg. 10 min. 30 sec. E-1095.91 ft. and N 2 deg. 07 min. 02 sec. E-1213.61 ft. from the Southwest corner of same and being in the centerline of County Road No. 108, from which a 3/8" Iron rod set in the East line of said road bears S 87 deg. 47 min. 22 sec. E-22.51 ft.

THENCE N 2 deg. 07 min. 02 sec. E, with the West line of said 165.038 acre tract and the centerline of County Road No. 108, a distance of 69.13 ft. to a 3/8" Iron rod set for corner.

THENCE N 1 deg. 38 min. 24 sec. E, continuing with the West line of said 165.038 acre tract and the centerline of County Road No. 108, a distance of 319.70 ft. to a point for corner, from which a 3/8" Iron rod set in the East line of said road bears S 87 deg. 47 min. 22 sec. E-24.59 ft.

THENCE S 87 deg. 47 min. 22 sec. E, a distance of 1812.53 ft. to a 3/8" Iron rod set for corner.

THENCE N 2 deg. 01 min. 29 sec. E, a distance of 769.51 ft. to a 3/8" Iron rod set in the North line of the above mentioned 165.038 acre tract and being in the South Right of Way line of State Highway No. 243.

THENCE S 87 deg. 53 min. 21 sec. E, with the North line of said 165.038 acre tract and with the South Right of Way line of State Highway No. 243, a distance of 258.09 ft. to a 3/8" Iron rod found at the Northeast corner of said 165.038 acre tract and being at the Northwest corner of the Fred Guthrie, et ux 32.834 acre tract, recorded in Vol. 2701 page 623 of the Deed Records of Kaufman County, Texas.

THENCE S 2 deg. 01 min. 29 sec. W, with the East line of said 165.038 acre tract, a distance of 1158.78 ft. to a 3/8" Iron rod set for corner, from which a 3/8" Iron rod found bears S 2 deg. 01 min. 29 sec. W-2309.38 ft.

THENCE N 87 deg. 47 min. 22 sec. W, a distance of 2068.58 ft. to the point of beginning, containing 23.032 acres of land, of which 0.208 of an acre is within the above mentioned County Road No. 108.

2024 AUG -8 PM 2: 20

LAURA A. HUGHES
COUNTY CLERK

BY: RC
DEPUTY

Notice of Foreclosure Sale

("Deed of Trust"):

Dated: October 5, 2021

Grantor: Fernando P. Zavala and Yesenta P. Cordova Blanco

Trustee: James F. Bowen

Lender: Ruben H. Vento and Patricia A. Dunlap-Vento

Recorded in: Volume 7280, Page 144 of the real property records of Kaufman County, Texas

Legal Description: See Exhibit 1

Secures: ("Note") in the original principal amount of \$130,000.00, executed by Fernando P. Zavala and Yesenta P. Cordova Blanco ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: **Tuesday, September 3, 2024**

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

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

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

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Ruben H. Vento and Patricia A. Dunlap-Vento, the owners and holders of the Note, have requested Substitute Trustee to sell the Property.

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

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

If Ruben H. Vento and Patricia A. Dunlap-Vento pass the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

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

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

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

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

Jon G. Burt

Jon G. Burt
200 W. Grove
Kaufman, Texas 75142
Telephone: 972-962-6000
Telecopier: 972-932-8080
E-mail: jonburtlaw@gmail.com

All that certain lot, tract or parcel of land, part of the D. F. Webb Survey, Abstract No. 568, Kaufman County, Texas, part of that certain Tract Two, called 165.038 acre tract, conveyed to Patricia Ann Dunlap-Vento by Patricia Ann Dunlap-Vento, Trustee on September 9, 2014, recorded in Vol. 4638 page 248 of the Deed Records of Kaufman County, Texas and being more completely described as follows, to-wit:

BEGINNING at a point in the West line of the above mentioned 165.038 acre tract, being N 3 deg. 10 min. 30 sec. E-417.56 ft. from the Southwest corner of same and being in the centerline of County Road No. 108, from which a 3/8" Iron rod set in the East line of said road bears S 87 deg. 47 min. 22 sec. E-19.73 ft.

THENCE N 3 deg. 10 min. 30 sec. E, with the West line of said 165.038 acre tract and with the centerline of County Road No. 108, a distance of 209.27 ft. to a point for corner, from which a 3/8" Iron rod set in the East line of said road bears S 87 deg. 47 min. 22 sec. E-20.19 ft.

THENCE S 87 deg. 47 min. 22 sec. E, a distance of 2079.96 ft. to a 3/8" Iron rod set in the East line of said 165.038 acre tract and being in the West line of the Scott Twomey and Sarah Twomey 18.323 acre tract, recorded in Vol. 5979 page 162 of the Deed Records of Kaufman County, Texas.

THENCE S 2 deg. 01 min. 29 sec. W, with the East line of said 165.038 acre tract, a distance of 209.24 ft. to a 3/8" Iron rod set for corner, from which a 3/8" Iron rod found bears S 2 deg. 01 min. 29 sec. W-417.50 ft.

THENCE N 87 deg. 47 min. 22 sec. W, a distance of 2084.16 ft. to the point of beginning, containing 10.001 acres of land, of which 0.096 of an acre is within the above mentioned County Road No. 108.

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 OFFICE OF THIS NOTICE IMMEDIATELY.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2024 AUG 12 PM 1:59

LAURKA A. HUGHES
COUNTY CLERK
DEPUTY

DEED OF TRUST INFORMATION:

Date: OCTOBER 15, 2021
Grantor(s): MICHAEL RICHARD IRWIN & MELODIE MARIE IRWIN; A MARRIED COUPLE
Original Mortgagee: PROPDADDY.COM LLC
Original Principal: \$302,272.00
Recording Information: Book 7280 , Page 107, Instrument 2021-0043388
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 1077 Country Oaks Dr., Kaufman, TX 75142
Parcel #: 21504

MORTGAGE SERVICING INFORMATION:

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

Current Mortgage: PropDaddy.com LLC
Mortgage Servicer: PropDaddy.com LLC
Current Beneficiary: PropDaddy.com LLC
Mortgage Servicer Address: 1441 Woodmont Ln NW #990, Atlanta, GA 30318

SALE INFORMATION:

Date of Sale: Tuesday, the 3rd day of September, 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 accrue 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 Brian Bagnall, Undrea Diaz, Geneva Mainord, Kenneth Woods, Darryl Wheeler, Kelly Mize, Stanley Deshone Bush, Auction.com, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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. Brian Bagnall, Undrea Diaz, Geneva Mainord, Kenneth Woods, Darryl Wheeler, Kelly Mize, Stanley Deshone Bush, Auction.com, 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. The sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.
6. All checks must be made payable to PropDaddy.com LLC.

Substitute Trustee(s): Brian Bagnall, Undrea Diaz, Geneva Mainord, Kenneth Woods, Darryl Wheeler, Kelly Mize, Stanley Deshone Bush, Auction.com, any to act.

Substitute Trustee Address: 1441 Woodmont Ln NW #990, Atlanta, GA 30318

Geneva Mainord
Geneva Mainord, Substitute Trustee

STATE OF TEXAS COUNTY OF Dallas SS:

I, LaShanna Williams, a Notary Public in and for said County, in the State aforesaid, do hereby certify

personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person and signed, sealed and delivered of said instrument as a free and voluntary act, for the uses and purposes therein set forth. GIVEN under my hand and seal this 12th day of Aug, 2024.

LaShanna Williams 08-23-2027
NOTARY PUBLIC – My Commission Expires:



Document Prepared by:

John Smith, 1441 Woodmont Ln NW #990, Atlanta, GA 30318

CERTIFICATE OF POSTING

Geneva Mainord
I am ~~Shanna Bostic~~, whose address is

_____. I declare under penalty of perjury that on August 12, 2024 (date), I filed and/or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: _____

EXHIBIT "A"

LOT 10, OF COUNTRY OAKS ADDITION, AN ADDITION TO THE CITY OF POST OAK, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN CABINET 2, ENVELOPE 43 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS;

Return to: PropDaddy.com LLC, 1441 Woodmont Ln NW #990, Atlanta, GA 30318

2024 AUG 13 PM 12:13

Notice of Foreclosure Sale

LAURA A. HUGHES
COUNTY CLERK

BY:

VB

DEPUTY

Deed of Trust ("Deed of Trust"):

Dated: December 7, 2022

Grantor: Contractors Plus Roofing & Construction, LLC, a Texas limited liability company

Trustee: David L. Pritchard

Lender: Lobo Rojo, LLC

Recorded in: Kaufman County, Texas as instrument number 2022-0045261

Legal Description: Block 197, Irvine Addition, City of Terrell, Kaufman County, Texas; and more commonly known as 1001 S. Medora Street, Terrell, Texas 75160; and being the same property conveyed to Grantor by Warranty Deed, recorded in Volume 4921, Page 114, and having the instrument number 2015-0022105, in the real property records of Kaufman County, Texas;

Commonly known as: 1001 S. Medora St., Terrell, TX 75160

Secures: Promissory Note in the original principal amount of \$105,000.00, executed by Contractors Plus Roofing & Construction, LLC ("Borrower") and payable to the order of Lender and any extension agreement entered into by the parties

Property: The real property, improvements, and personal property described in and mortgaged in the Trust Deed.

Substitute Trustee: David L. Pritchard, and Alex Londoff, or any of them acting alone.

Substitute Trustee's Addresses: David L. Pritchard
1244 SOUTHRIDGE CT, STE 102
HURST, TX 76053

Alex Londoff
1244 SOUTHRIDGE CT, STE 102
HURST, TX 76053

Foreclosure Sale:
Date: September 3, 2024

- Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; **the earliest time at which the Foreclosure Sale will begin is 1:00 pm and not later than three hours thereafter.**
- Place: Kaufman County Courthouse in Kaufman, Texas, at the following location: PLACE DESIGNATED BY THE COMMISSIONERS COURT
- Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

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

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

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

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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves

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

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

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

Date: August 2, 2024



David L. Pritchard
Attorney for Mortgagee
1244 SOUTHRIDGE CT, STE 102
HURST, TX 76053
Telephone (817) 285-8017
Telecopier (817) 285-0224

Amy Nguyen, Noteholder
August REI, LLC, Loan Servicing Company
Ghrist Law Firm PLLC (hereinafter "Attorney")

FILED FOR RECORD
KAUFMAN CO. TEXAS

2024 AUG 14 AM 12:12

LAURA A. HUGHES
COUNTY CLERK

BY:

RC
DEPUTY

Chantal Kouoh

1200 Warbler Dr., Forney, TX 75126

Sent via first class mail and CMRR # 9489 0178 9820 3031 7015 52 on 08.13.2024

NOTICE OF TRUSTEE'S SALE

WHEREAS Chantal Kouoh and executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Kaufman County, Texas and is recorded under Clerk's File/Instrument Number 2024-0005590, to which reference is 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, will be, or is hereby appointed Substitute Trustee in the place of the said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: Tuesday, the 3RD day of September, 2024

Time: The sale shall begin no earlier than 12:00 P.M. or no later than three hours thereafter.

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

2. Property to be Sold:

Lot One (1), Block Five (5), GRAYHA WK ADDITION, PHASE I, an Addition to the City of Forney, Kaufman County, Texas, according to the Map or Plat recorded in Cabinet 3, Sleeve 54, Plat Records of Kaufman County, Texas

3. Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.
The senders of the notice also include those names listed below.

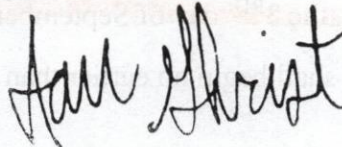
Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust.

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.

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

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

NOTICE OF ACCELERATION. If the maturity on the promissory note has not yet been accelerated, then the lender hereby accelerates the maturity date such that the remaining principal, together with all other charges, are due and owing at this time.



Ian Ghrist, Richard Ramsey
Substitute Trustee(s)
4016 Gateway Drive, Suite 130
Colleyville, Texas 76034
Phone: (817) 778-4136

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: 11/08/2007
Grantor(s): MARGARET NANNETTE SLAUGHTER AND SPOUSE, ALTON GENE SLAUGHTER
Original Mortgagee: WELLS FARGO BANK, NATIONAL ASSOCIATION
Original Principal: \$100,000.00
Recording Information: Book 3293 Page 292 Instrument 2007-00027251
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 1196 LOIS LANE, 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: US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust
Mortgage Servicer: Shellpoint Mortgage Servicing
Current Beneficiary: US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust
Mortgage Servicer Address: 75 Beattie Place, Suite 300, Greenville, SC 29601

SALE INFORMATION:

Date of Sale: Tuesday, the 3rd day of September, 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.

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 8-19-24 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"

BEING LOT 20 OF WILD ACRES ADDITION, AN ADDITION TO CITY OF OAK GROVE, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN CABINET 1, PAGE 651, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

FILED FOR RECORD
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