

Our Case No. 25-00581-FC

APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS
COUNTY OF KAUFMAN

Deed of Trust Date:
July 30, 2020

Property address:
530 E 9TH ST
KAUFMAN, TX 75142

Grantor(s)/Mortgagor(s):
JOHN PEDROZA, A SINGLE MAN

LEGAL DESCRIPTION: Lot Twenty Four (24), Block Nine (9), Kaufman East Addition No. 4 in the City of Kaufman, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 1, Page 174, of the Plat Records of Kaufman County, Texas.

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC., ("MERS") AS BENEFICIARY, AS NOMINEE FOR
CARDINAL FINANCIAL COMPANY, LIMITED
PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS

Earliest Time Sale Will Begin: 10:00 AM

Current Mortgagee:
LAKEVIEW LOAN SERVICING, LLC

Date of Sale: MAY 6, 2025

Property County: KAUFMAN

Original Trustee: THOMAS E. BLACK JR

Recorded on: August 3, 2020
As Clerk's File No.: 2020-0022066
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,
Jeff Benton, Kathy Arrington, Marinosci Law Group PC

Substitute Trustee Address:
c/o Marinosci Law Group, P.C.
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 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

FILED FOR RECORD
KAUFMAN CO TEXAS
2025 FEB 19 AM 8:32
BY: LAURA A. HUGHES
COUNTY CLERK

Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Angela Cooper, Brenda Wiggs, Jeff Benton, Kathy Arrington, 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, MAY 6, 2025** 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, 2/17/25

MARINOSCI LAW GROUP, P.C.

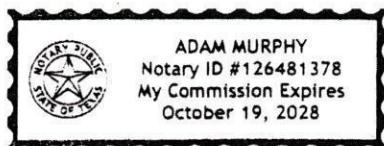
By: [Signature]
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 17 day of FEB 2025, 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: 10-19-28
ADAM MURPHY,
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC
3637 SENTARA WAY
SUITE 303
VIRGINIA BEACH, VA 23452
Our File No. 25-00581

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

NOTICE OF SUBSTITUTE TRUSTEE SALE

| | |
|--|--|
| Deed of Trust Date: 5/15/2017 | Grantor(s)/Mortgagor(s): PEIVI A. TAUILILI AND MICHELLE R. TAUILILI, HUSBAND AND WIFE |
| Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR WILLOW BEND MORTGAGE COMPANY, LLC, ITS SUCCESSORS AND ASSIGNS | Current Beneficiary/Mortgagee: Lakeview Loan Servicing, LLC |
| Recorded in: Volume: 5343 Page: 291 Instrument No: 2017-0010986 | Property County: KAUFMAN |
| Mortgage Servicer: Nationstar Mortgage LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee. | Mortgage Servicer's Address: 8950 Cypress Waters Blvd., Coppell, TX 75019 |
| Date of Sale: 5/6/2025 | Earliest Time Sale Will Begin: 11am |
| Place of Sale of Property: At the Commissioners 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 IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE. | |

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for 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, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

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

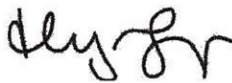
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

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

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.

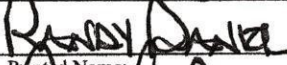
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated: 2/19/2025

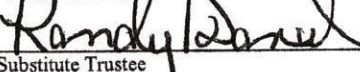


Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Nationstar Mortgage LLC

Dated: 2/20/25



Printed Name:



Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075

MH File Number: TX-21-80015-POS
Loan Type: FHA

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 FEB 20 AM 11:18
LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

EXHIBIT A

Being all that certain lot, tract or parcel of land out of the William R. Conner Survey, Abstract No. 92, Kaufman County, Texas, and being that same tract of land conveyed by deed to Roger D. Smith as recorded in Volume 3225, Page 500 of the Deed Records of Kaufman County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at an iron rod found for corner in the Southerly line of Farm Market Road No. 740, said iron rod being the West corner of said Smith tract, and being the North corner of a tract of land conveyed by deed to Djuana and Derrick Johns, as recorded in Volume 2914, Page 21 of the Deed Records of Kaufman County, Texas;

THENCE North 30 deg 23 min 12 sec East, with the Northwest line of said Smith tract, and with the Southerly line of said FM 740, a distance of 184.75 feet to a point for corner in concrete, said point being an angle point in the Northwest line of said Smith tract;

THENCE North 30 deg 09 min 50 sec East, continuing with the Northwest line of said Smith tract, and with the Southerly line of said FM 740, a distance of 36.24 feet to an iron rod found for corner, said corner being the North corner of said Smith tract, and said corner being the West corner of a tract of land conveyed by deed to Gary and Charlotte Beene as recorded in Volume 1015, Page 26 of the Deed Records of Kaufman County, Texas;

THENCE South 59 deg 27 min 10 sec East, with the common line of said Smith and Beene tracts, and generally along a fence line, a distance of 396.59 feet to an iron rod found for corner, said corner being the East corner of said Smith tract, and being the South corner of said Beene tract, and said corner being in the North line of Block 1 of Lakeview Addition Phase II;

THENCE South 30 deg 32 min 50 sec West, with the Southeast line of said Smith tract, and with the North line of said Block 1, Lakeview Addition Phase II, and generally along a fence line, a distance of 221.12 feet to an iron rod found for corner, said corner being the South corner of said Smith tract, and being the East corner of said Johns tract;

THENCE North 59 deg 26 min 02 sec West, with the common line of said Smith and Johns tracts, and generally along a fence line, a distance of 395.83 feet to the **POINT OF BEGINNING**, and containing 2.010 acres of land, more or less.

NOTICE OF SUBSTITUTE TRUSTEE SALE

| | |
|--|--|
| Deed of Trust Date: 4/9/2018 | Grantor(s)/Mortgagor(s): GLADYS THOMPSON, A SINGLE WOMAN |
| Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC., ITS SUCCESSORS AND ASSIGNS | Current Beneficiary/Mortgagee: Wells Fargo Bank, N.A. |
| Recorded in: Volume: N/A Page: N/A Instrument No: 2018-0008451 | Property County: KAUFMAN |
| Mortgage Servicer: Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee. | Mortgage Servicer's Address: 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328 |
| Date of Sale: 5/6/2025 | Earliest Time Sale Will Begin: 11am |
| Place of Sale of Property: At the Commissioners 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 IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE. | |

Legal Description: LOT 61, BLOCK 1, HEARTLAND TRACT B, PHASE 1A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 74, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for 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, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

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

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

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

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.

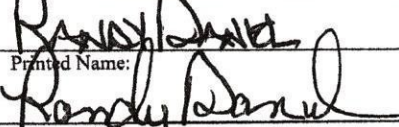
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated: 2/19/2025 _____



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Wells Fargo Bank, N.A.

Dated: 2-20-25 _____



Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 FEB 20 AM 11:18
LAURA A. HUGHES
COUNTY CLERK
BY: _____

MH File Number: TX-25-107675-POS
Loan Type: FHA

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: April 8, 2022
Grantor(s): Jacqueline Lay and Derek Coonfare, Wife and Husband
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Lower, LLC dba AMSW Lending
Original Principal: \$517,796.00
Recording Information: Book 7572, Page 576
Property County: Kaufman
Property: LOT 4, BLOCK 46, DEVONSHIRE VILLAGE 10B, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 630, OF THE MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.
Property Address: 1308 Highcroft Lane Forney, TX 75126

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: NewRez LLC d/b/a Shellpoint Mortgage Servicing
Mortgage Servicer: Shellpoint Mortgage Servicing
Mortgage Servicer Address: 75 Beattie Place Greenville, SC 29601

FILED FOR RECORD
KAUFMAN CO TEXAS
2025 FEB 21 PM 12:50
BY: LAURA A. HUGHES
COUNTY CLERK

SALE INFORMATION:

Date of Sale: May 6, 2025
Time of Sale: 11:00 AM or within three hours thereafter.
Place of Sale: The Commissioners 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 if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court
Substitute Trustee: Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Padgett Law Group, Michael J. Burns, Jonathan Smith, Gabrielle A. Davis, or Paige Jones, any to act

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

APPOINTMENT OF SUBSTITUTE TRUSTEE:

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

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

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

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

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

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

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

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

P Jones

Michael J. Burns / Jonathan Smith/ Gabrielle A. Davis/ Paige Jones

CERTIFICATE OF POSTING

My name is Donna Stockman, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 2/21/25, I filed at the office of the Kaufman County Clerk to be posted at the Kaufman County courthouse this notice of sale.

Donna Stockman

Declarant's Name: Donna Stockman

Date: 2/21/25

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

WITNESS MY HAND this 21 day of February, 2025.

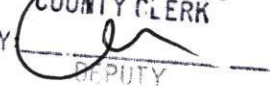
Donna Stockman

FILED FOR RECORD
KAUFMAN CO TEXAS

2025 FEB 27 AM 8:06

TS No.: 2024-01571-TX
25-000224-673

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: 05/06/2025

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: 140 WENHAM WAY, 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 07/26/2022 and recorded 07/26/2022 in Book 7737 Page 509 Document 2022-0028775, real property records of Kaufman County, Texas, with **BAMIDELE OLUSOLA AMYSON, AN UNMARRIED MAN, AND LAURA CHANNEL JENNINGS, AN UNMARRIED WOMAN** grantor(s) and Paramount Residential Mortgage Group, 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 **BAMIDELE OLUSOLA AMYSON, AN UNMARRIED MAN, AND LAURA CHANNEL JENNINGS, AN UNMARRIED WOMAN**, securing the payment of the indebtedness in the original principal amount of \$413,646.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **PHH MORTGAGE CORPORATION** is the current mortgagee of the note and deed of trust or contract lien.

TS No.: 2024-01571-TX
25-000224-673

Notice of [Substitute] Trustee Sale

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

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

LOT 7, BLOCK U, OF FOX HOLLOW - PHASE 2A, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 608, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

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

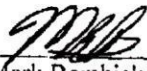
TS No.: 2024-01571-TX
25-000224-673

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: 02/25/2025



Mark Bombick – 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.hubzu.com or (855) 882-1314

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 Darter 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 2-27-25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

Certificate of Posting

A

25-00380
3111 STONEHAVEN LANE, HEARTLAND, TX 75126

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 FEB 27 AM 8:26

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

LAURA A. HUGHES
COUNTY CLERK

BY: MM
DEPUTY

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

Lot 6, in Block 48, of Heartland Phase 10A, an addition Kaufman County, Texas, according to the Map or Plat thereof recorded in/under Cabinet 3, Sleeve 420, Map/Plat Records, Kaufman County, Texas; together with Certificates of Correction of Error recorded in/under Volume 5755, Page 121; Volume 6147, Page 413, and Volume 6455, Page 447, Real Property Records, Kaufman County, Texas.

Security Instrument: Deed of Trust dated June 25, 2021 and recorded on June 28, 2021 at Instrument Number 2021-0025409 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: May 6, 2025, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Courthouse, or as designated by the County Commissioners Court.

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

Obligation Secured: The Deed of Trust executed by DEZERRI TREMALE THOMAS JR secures the repayment of a Note dated June 25, 2021 in the amount of \$286,860.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

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

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



4835772

Mary Company

De Cubas & Lewis, P.C.
Mary Company, Attorney at Law
PO Box 5026
Fort Lauderdale, FL 33310

Donna Stockman

Substitute Trustee(s): 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, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper

c/o De Cubas & Lewis, P.C.
PO Box 5026
Fort Lauderdale, FL 33310

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 27 day of February, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

4

869 BEVERLY DR, TERRELL, TX, 75160

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 FEB 27 AM 8:21

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

LAURA A. HUGHES
COUNTY CLERK
BY: MV
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 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: 2727 Lyndon B. Johnson Frwy., Suite 525, 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 May 06, 2025 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



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 04/01/2022 and recorded under Volume, Page or Clerk's File No. INSTRUMENT NUMBER 2022-0013706 in the real property records of Kaufman County Texas, with WILLIAM BOONE ROBBINS AND KAREN MCCALLEY-ROBBINS, HUSBAND AND WIFE as Grantor(s) and AmeriSave Mortgage Corporation as Original Mortgagee.

OBLIGATIONS SECURED: Deed of Trust or Contract Lien executed by WILLIAM BOONE ROBBINS AND KAREN MCCALLEY-ROBBINS, HUSBAND AND WIFE securing the payment of the indebtedness in the original principal amount of \$172,500.00 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 WILLIAM BOONE ROBBINS, KAREN MCCALLEY-ROBBINS. AMERISAVE MORTGAGE CORPORATION 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. AmeriSave Mortgage Corporation is acting as the Mortgage Servicer for AMERISAVE MORTGAGE CORPORATION who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. AmeriSave Mortgage Corporation, as Mortgage Servicer, is representing the Mortgagee, whose address is:

AMERISAVE MORTGAGE CORPORATION
c/o AmeriSave Mortgage Corporation
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047

LEGAL DESCRIPTION THE LAND HEREINAFTER REFERRED TO IS SITUATED IN THE

OF PROPERTY TO BE SOLD: CITY OF TERRELL, COUNTY OF KAUFMAN, STATE OF TX, AND IS DESCRIBED AS FOLLOWS:

LOT 6, BLOCK C, WILSON TERRACE ADDITION, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 381, PAGE 45 DEED RECORDS OF KAUFMAN COUNTY, TEXAS (the "Property")

**REPORTED
PROPERTY
ADDRESS:**

869 BEVERLY DR, TERRELL, TX 75160

**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).

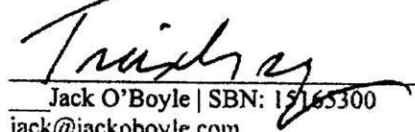
The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement, 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 refiling 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 25 day of February, 2025.

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC



Jack O'Boyle | SBN: 19165300

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

CERTIFICATE OF POSTING

My name is Donna Stockman, and my address is c/o 2727 Lyndon B. Johnson Frwy., Suite 525, Dallas, TX 75234. I declare under the penalty of perjury that on 2/27/25 I filed at the office of the Kaufman County Clerk and caused to be posted at the Kaufman County courthouse (or other designated place) this notice of sale.

Signed: Donna Stockman

Declarant's Name: Donna Stockman

Date: 2/27/25

NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE
SERVICING (ALW)
YASIN, AYAT
3517 MILDREN BEND, CRANDELL, TX 75114

CONVENTIONAL
Firm File Number: 24-041980

FILED FOR RECORD
KAUFMAN CO TEXAS
2025 MAR -6 AM 8:20

LAURA A. HUGHES
COUNTY CLERK

NOTICE OF TRUSTEE'S SALE

WHEREAS, on November 16, 2022, AYAT YASIN, AN UNMARRIED MAN, as Grantor(s), executed a Deed of Trust conveying to ANGELA R. HERNANDEZ, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD. 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 2022-0042862 Volume 7892, Page 116, 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, May 6, 2025** 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 3, BLOCK "AE", WILDCAT RANCH PHASE 3, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 2021-0050448, CABINET 4, SLIDE 16, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Property Address: 3517 MILDREN BEND
CRANDELL, TX 75114
Mortgage Servicer: NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE SERVICING
Mortgagee: NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING
601 OFFICE CENTER DRIVE
SUITE 100
FORT WASHINGTON, PA 19034


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

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.
1 Mauchly
Irvine, CA 92618

WITNESS MY HAND this day March 5, 2025.


By: _____
Ronny George
Texas Bar # 24123104
Grant Tabor

Texas Bar # 24027905
rgeorge@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823
Attorneys for NewRez LLC dba Shellpoint Mortgage
Servicing

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.


A

FILED FOR RECORD
KAUFMAN CO TEXAS

25-00675
3402 BLUE GRANITE LN, HEARTLAND, TX 75126

2025 MAR -6 AM 8:21

NOTICE OF FORECLOSURE SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

DAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

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

BEING LOT 18, BLOCK 21, OF HEARTLAND PHASE 8, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE AMENDED PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 360, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Security Instrument: Deed of Trust dated July 1, 2021 and recorded on July 12, 2021 at Instrument Number 2021-0027520 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: May 6, 2025, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Courthouse, or as designated by the County Commissioners Court.

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

Obligation Secured: The Deed of Trust executed by JEROME TAYLOR A/K/A JEROME POWELL HAMILTON TAYLOR secures the repayment of a Note dated July 1, 2021 in the amount of \$238,228.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

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

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



4836616

Mary Company

De Cubas & Lewis, P.C.
Mary Company, Attorney at Law
PO Box 5026
Fort Lauderdale, FL 33310

Donna Stockman

Substitute Trustee(s): 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|| Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper

c/o De Cubas & Lewis, P.C.
PO Box 5026
Fort Lauderdale, FL 33310

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 6 day of March, 20 , I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).


A

FILED FOR RECORD
KAUFMAN CO TEXAS

25-00611
2204 HEATON, FORNEY, TX 75126

2025 MAR -6 AM 8:20

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

LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

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

LOT 20, BLOCK 5, OF DEVONSHIRE VILLAGE 4A & 4B1, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 3, SLEEVE 375, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.
- Security Instrument:** Deed of Trust dated October 16, 2018 and recorded on October 18, 2018 at Instrument Number 2018-0026291 in the real property records of KAUFMAN County, Texas, which contains a power of sale.
- Sale Information:** May 6, 2025, at 11:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Courthouse, or as designated by the County Commissioners Court.
- Terms of Sale:** Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured:** The Deed of Trust executed by RICO R LEONARD secures the repayment of a Note dated October 16, 2018 in the amount of \$276,908.00. NATIONSTAR MORTGAGE LLC, whose address is c/o Nationstar Mortgage, 8950 Cypress Waters Blvd., Coppell, TX 75019, is the current mortgagee of the Deed of Trust and Note and Nationstar Mortgage is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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

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



4836613

Mary Company

De Cubas & Lewis, P.C.
Mary Company, Attorney at Law
PO Box 5026
Fort Lauderdale, FL 33310

Donna Stockman

Substitute Trustee(s): Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper|| Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper

c/o De Cubas & Lewis, P.C.
PO Box 5026
Fort Lauderdale, FL 33310

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 6 day of March, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 MAR 10 PM 12:03

2019 ALLYSON DRIVE
HEARTLAND, TX 75126

LAURA A. HOGHES
COUNTY CLERK

00000010388544

BY: _____

DEPUTY

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: May 06, 2025

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 June 30, 2010 and recorded in Document VOLUME 3786 PAGE 338; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS CLERK'S FILE NO'S. 2017-0014976 & 2022-0010366 real property records of KAUFMAN County, Texas, with FERAS ZOUBI AND ASHLEY ZOUBI HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by FERAS ZOUBI AND ASHLEY ZOUBI HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$140,618.00, 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



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

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



Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 3-10-25 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle

Date: 3-10-25

2019 ALLYSON DRIVE
HEARTLAND, TX 75126

00000010388544

00000010388544

KAUFMAN

EXHIBIT "A"

LOT 31, BLOCK 24, HEARTLAND TRACT A PHASE 3A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3 , ENVELOPE 37, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

525 BRAZOS STREET
FORNEY, TX 75126

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 MAR 10 PM 12:02

00000010387579

LAURA A HUGHES
COUNTY CLERK

BY: 
DEPUTY

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: May 06, 2025

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 29, 2007 and recorded in Document CLERK'S FILE NO. 2007-00013333; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 2014-0006666 & 2022-0004435 real property records of KAUFMAN County, Texas, with RODOLFO GAMEZ AND WIFE, ALMA GAMEZ, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by RODOLFO GAMEZ AND WIFE, ALMA GAMEZ, securing the payment of the indebtednesses in the original principal amount of \$122,035.00, 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



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

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



Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 3-10-25 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle
Date: 3-10-25

525 BRAZOS STREET
FORNEY, TX 75126

00000010387579

00000010387579

KAUFMAN

EXHIBIT "A"

LOT 13, BLOCK M. HERITAGE HILL ADDITION, SECTION FOUR, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 719, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: 05/06/2025

Time: Between 11:00 AM – 2:00 PM and beginning not earlier than 11:00 AM and ending not later than three hours thereafter.

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

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 8/14/1992 and recorded in the real property records of Kaufman County, TX and is recorded under Clerk's File/Instrument Number 7238, Book 1061, Page 165, with Don S. Lodor (grantor(s)) and United States of America, acting through the Farmers Home Administration, United States Department of Agriculture mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Don S. Lodor, securing the payment of the indebtedness in the original amount of \$42,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Secretary, United States Department of Agriculture, Rural Development is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. BEING LOT NO. TWELVE (12) IN BLOCK A, MEADOWVIEW ADDITION, AN ADDITION TO THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN PLAT CABINET 1, SHEET 592, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD
KAUFMAN CO TEXAS
2025 MAR 11 AM 8:42
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature] DEPUTY



4837040

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. Dawson's Realty & Mortgages, Inc., as Mortgage Servicer, is representing the current Mortgagee whose address is:

Secretary, United States Department of Agriculture, Rural Development
1293 Whisperwood Lane
Lawrenceville, GA 30043

Donna Stockman
SUBSTITUTE TRUSTEE
Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper OR Randy Daniel or Cindy Daniel or Jim O'Bryant OR AUCTION.COM OR Kirk Schwartz, Esq. OR Carson Emmons, Esq. 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 11 day of March, 2025.

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 3/11/25 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: 3/11/25

NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE
SERVICING (ALW)
HARVEY, KRISTINA
1506 FAIRWEATHER WAY, FORNEY, TX 75126

FHA 511-3206102-703-203
Firm File Number: 25-042366

NOTICE OF TRUSTEE'S SALE

WHEREAS, on November 18, 2022, KRISTINA MAE HARVEY AND GREGORY HARVEY, WIFE AND HUSBAND, as Grantor(s), executed a Deed of Trust conveying to BLACK, MANN & GRAHAM, LLP, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINTEE FOR DAS ACQUISITION COMPANY, LLC 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 2022-0042998 Volume 7893, Page 493, 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, May 6, 2025** 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:

FILE NO.: 13374-2780118 (AP)
PROPERTY: 1506 FAIRWEATHER WAY, FORNEY, TX 75126

LOT 60 BLOCK 26 DEVONSHIRE VILLAGE 7, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 664, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

A.P.N.

Property Address: 1506 FAIRWEATHER WAY
FORNEY, TX 75126
Mortgage Servicer: NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE SERVICING
Mortgagecc: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING
601 OFFICE CENTER DRIVE
SUITE 100
FORT WASHINGTON, PA 19034

The Mortgage Servicer is authorized to represent the Mortgagecc 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


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, Jamic Dworsky, Stockman Foreclosure Services Inc.
1 Mauchly
Irvine, CA 92618

WITNESS MY HAND this day March 12, 2025.

BY: 
LAURA A. HUGHES
COUNTY CLERK

2025 MAR 13 AM 8:21

FILED FOR RECORD
KAUFMAN CO TEXAS



By: _____
Ronny George
Texas Bar # 24123104
Grant Tabor
Texas Bar # 24027905
rgeorge@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823
Attorneys for NewRez LLC d/b/a Shellpoint Mortgage
Servicing

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

FILED FOR RECORD
KAUFMAN CO TEXAS
2025 MAR 13 AM 8:21

25-280876

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)

LAURA HUGHES
COUNTY CLERK

| | |
|---|---|
| Deed of Trust Date: August 30, 2004 | Original Mortgagor/Grantor: DEDRIC BOYD AND NATASHA RUFUS |
| Original Beneficiary / Mortgagee: FIRST FRANKLIN FINANCIAL CORP., SUBSIDIARY OF NATIONAL CITY BANK OF INDIANA., ITS SUCCESSORS AND ASSIGNS | Current Beneficiary / Mortgagee: PNC BANK, NATIONAL ASSOCIATION |
| Recorded in: Volume: 2491 Page: 473 Instrument No: 00019475 | Property County: KAUFMAN |
| Mortgage Servicer: SELECT PORTFOLIO SERVICING | Mortgage Servicer's Address: 3217 S. DECKER LAKE DR. SALT LAKE CITY, UTAH 84119-3284 |

* 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 \$128,950.00, executed by DEDRIC BOYD AND NATASHA RUFUS and payable to the order of Lender.

Property Address/Mailing Address: 532 TUMBLEWEED DRIVE, FORNEY, TX 75126

Legal Description of Property to be Sold: BEING LOT 21, BLOCK C OF MUSTANG CREEK, PHASE 1A AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE AMENDED PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 411, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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| Date of Sale: MAY 06, 2025 | Earliest time Sale will begin: 10:00 AM |
|-----------------------------------|--|

Place of sale of Property: THE FRONT STEPS OF 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 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, PNC BANK, NATIONAL ASSOCIATION, the owner and holder of the Note, has requested 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 *PNC BANK, NATIONAL ASSOCIATION* 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, 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 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 Select Portfolio Servicing, Inc.

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

25-275212

Notice of Substitute Trustee's Sale

FILED FOR RECORD
KAUFMAN CO TEXAS
2025 MAR 13 AM 8:21

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)**

BY
LAURA A. HUGHES
COUNTY CLERK

| | |
|---|--|
| Deed of Trust Date: September 25, 2021 | Original Mortgagor/Grantor: FAWZY AMER AND FAHRA MOHAMEDKHAN |
| Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR LAKEVIEW LOAN SERVICING, INC., ITS SUCCESSORS AND ASSIGNS | Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC |
| Recorded in: Volume: 7247 Page: 252 Instrument No: 2021-0040626 | Property County: KAUFMAN |
| Mortgage Servicer: LOANCARE LLC | Mortgage Servicer's Address: 3637 SENTARA WAY, VIRGINIA BEACH, VIRGINIA 23452 |

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

Secures: Note in the original principal amount of \$255,496.00, executed by FAWZY AMER; FAHRA MOHAMEDKHAN and payable to the order of Lender.

Property Address/Mailing Address: 1012 SPOFFORD DR, FORNEY, TX 75126

Legal Description of Property to be Sold: LOT 18, BLOCK N, OF TRAVIS RANCH PHASE 2E-1, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 3, SLEEVE 467, PLAT RECORDS, KAUFMAN COUNTY, TEXAS..

| | |
|----------------------------------|--|
| Date of Sale: May 6, 2025 | Earliest time Sale will begin: 10:00 AM |
|----------------------------------|--|

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

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, LAKEVIEW LOAN SERVICING, LLC, the owner and holder of the Note, has requested Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1 Mauchly Irvine, CA 92618 OR Randy Daniel, Cindy Daniel or Jim O'Bryant whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800



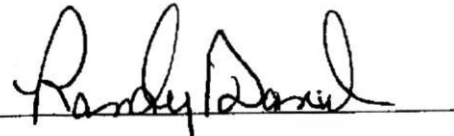
Landmark Blvd., Suite 850, Dallas, TX 75254 , to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1 Mauchly Irvine, CA 92618 OR Randy Daniel, Cindy Daniel or Jim O'Bryant whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254 , Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1 Mauchly Irvine, CA 92618 OR Randy Daniel, Cindy Daniel or Jim O'Bryant whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254 , Trustee.

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



SUBSTITUTE TRUSTEE

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

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

25-274507

Notice of Substitute Trustee's Sale

FILED FOR RECORD
KAUFMAN CO TEXAS
2025 MAR 13 AM 8:21

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)

LAURA A. HUGHES
COUNTY CLERK
DEPUTY

| | |
|---|--|
| Deed of Trust Date: March 30, 2020 | Original Mortgagor/Grantor: RONALD EDWARD LACHMAN AND HEATHER G. LACHMAN |
| Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. ("MERS") AS NOMINEE FOR PULTE MORTGAGE, LLC ITS SUCCESSORS AND ASSIGNS | Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC |
| Recorded in: Volume: N/A Page: N/A Instrument No: 2020-0008948 | Property County: KAUFMAN |
| Mortgage Servicer: LoanCare, LLC | Mortgage Servicer's Address: 3637 Sentara Way, Virginia Beach, Virginia 23452 |

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

Secures: Note in the original principal amount of \$229,353.00, executed by HEATHER LACHMAN & RONALD LACHMAN and payable to the order of Lender.

Property Address/Mailing Address: 1206 PERRIN DR, FORNEY, TX 75126

Legal Description of Property to be Sold: LOT 48, BLOCK E, OF TRAVIS RANCH PHASE 2E-1, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 3, SLEEVE 467, PLAT RECORDS, KAUFMAN COUNTY, TEXAS..

| | |
|----------------------------------|--|
| Date of Sale: May 6, 2025 | Earliest time Sale will begin: 10:00 AM |
|----------------------------------|--|

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

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, LAKEVIEW LOAN SERVICING, LLC, the owner and holder of the Note, has requested Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1 Mauchly Irvine, CA 92618 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.



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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1 Mauchly Irvine, CA 92618 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1 Mauchly Irvine, CA 92618 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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



SUBSTITUTE TRUSTEE

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

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

FILED FOR RECORD
KAUFMAN CO TEXAS

2025 MAR 13 AM 9:57

BY: LAURA A. HUGHES
COUNTY CLERK

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 May 12, 2022 and recorded under Vol. 7630, Page 388, or Clerk's File No. 2022-0019185, in the real property records of KAUFMAN County Texas, with Alfred K Anderson, and Norma D Anderson, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Alfred K Anderson, and Norma D Anderson, husband and wife securing payment of the indebtedness in the original principal amount of \$365,000.00 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 Alfred K Anderson, Norma D Anderson. Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company 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. Mr. Cooper is acting as the Mortgage Servicer for the Mortgagee. Mr. Cooper, is representing the Mortgagee, whose address is: 8950 Cypress Waters Boulevard, Coppell, TX 75019.

Legal Description:

LOT 2, IN BLOCK E, TRINITY MEADOWS, PHASE ONE, AN ADDITION TO THE CITY OF CRANDALL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED N CABINET 2, PAGE 780, OF THE MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 05/06/2025

Earliest Time Sale Will Begin: 11:00 AM

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

TERMS OF SALE

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

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS,"



“WHERE IS” condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.

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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ServiceLink Auction, 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 March 11, 2025.

/s/ Will Morphis SBOT No. 24131905, 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. 44-25-00377

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

FILED FOR RECORD
KAUFMAN CO TEXAS
2025 MAR 20 AM 8:22

LAURA A. HUGHES
COUNTY CLERK
BY: 

NOTICE OF FORECLOSURE SALE

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

SEE EXHIBIT A

Security Instrument: Deed of Trust dated August 31, 2012 and recorded on September 27, 2012 as Instrument Number 2012-0017091 in the real property records of KAUFMAN County, Texas, which contains a power of sale. Correction Instrument recorded 10/28/2022 as Instrument Number 2022-0040405.

Sale Information: **May 06, 2025, at 11:00 AM**, or not later than three hours thereafter, at the front steps of the Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court.

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

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

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



4838146

Substitute Trustee(s): Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Jeff Benton, Brenda Wiggs, Guy Wiggs, Angela Cooper, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Tony Hulsey, Sharon Hobbs, Matt Dunn, Dustin George

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

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



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



Substitute Trustee(s): Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Jeff Benton, Brenda Wiggs, Guy Wiggs, Angela Cooper, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Tony Hulsey, Sharon Hobbs, Matt Dunn, Dustin George
c/o Miller, George & Suggs, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 20 day of March, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

EXHIBIT A
Legal Description

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

ET THENCE S 80 DEGREES 04 31" W THROUGH LOT 17 PASSING A 1/2" IRON
ROD FOUND AT 298 32 FEET AND CONTINUING A TOTAL DISTANCE OF 329 29 FEET
TO A POINT IN THE CENTER OF COUNTY ROAD 4038 THENCE ALONG THE CENTER OF
COUNTY ROAD 4038 AS FOLLOWS N 02 DEGREES 23 45" W 319 61 FEET TO THE
BEGINNING OF A CURVE TO THE LEFT HAVING A CENTRAL ANGLE OF 41 DEGREES 38
41 A RADIUS OF 525 87 FEET AND A CHORD THAT BEARS N 23 DEGREES 13 06"
W 373 86 FEET ALONG SAID CURVE TO THE LEFT AN ARC DISTANCE OF 382 22
FEET N 44 DEGREES 02 32 W 182 82 FEET TO THE POINT OF BEGINNING AND
CONTAINING 16 30 ACRES OF LAND MORE OR LESS OF WHICH 0 67 ACRE LIES
WITHIN COUNTY ROAD 4038

2025 MAR 20 AM 8:23

LAURA A. HUGHES
COUNTY CLERK

BY:  DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

Matter No.: 132071-TX

Date: March 18, 2025

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: HENRY JEFFERSON HILL JR., AN UNMARRIED MAN

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

CURRENT MORTGAGEE: PLANET HOME LENDING, LLC

MORTGAGE SERVICER: PLANET HOME LENDING, LLC

DEED OF TRUST DATED 2/27/2023. RECORDING INFORMATION: Recorded on 2/28/2023, as Instrument No.
2023-0005045 in Book 7991 Page 331

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **LOT 1 OF THE WEST ONE HALF OF BLOCK B,
KENNEDY HEIGHTS ADDITION, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY,
TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 1, PAGE 199, PLAT
RECORDS, KAUFMAN COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **5/6/2025**, the foreclosure sale will be conducted in **Kaufman** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **10:00 AM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

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

PLANET HOME LENDING, LLC
321 Research Parkway Ste 303
Meriden, CT 06450

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



Matter No.: 132071-TX

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I **HEREBY APPOINT AND DESIGNATE TERRY WATERS, BRUCE MILLER, DAVID RAY, THOMAS LESTER, ASHLEE LUNA, KINNEY LESTER, RAMIRO CUEVAS, 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, BRENDA WIGGS, GUY WIGGS, CASPER RANKIN, LAUREL HANDLEY, HOLLIS HAMILTON** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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

By: Hollis Hamilton

Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:

ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 12/21/2018
Grantor(s): LESLIE R SMITH, A SINGLE PERSON
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CALIBER HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS
Original Principal: \$196,367.00
Recording Information: Book 5893 Page 388 Instrument 2018-0031519
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 980 LEVI LN, FORNEY, TX 75126-1597

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 May, 2025
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, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, 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, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, 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
2025 MAR 20 AM 10:46
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature]
OFFICIAL

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, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, 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 3-09-25 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

Exhibit "A"

LOT 9, BLOCK "M", OF VINTAGE MEADOWS ADDITION, PHASE 3, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED UNDER CLERK'S DOCUMENT NO. 2017-0027887, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS AND IN CABINET 3, SLIDE 369, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

NOTICE OF SUBSTITUTE TRUSTEE SALE

| | |
|--|--|
| Deed of Trust Date: 4/15/2022 | Grantor(s)/Mortgagor(s): ADAM FAEDER AND AMANDA FAEDER, HUSBAND AND WIFE |
| Original Beneficiary/Mortgagee: JPMORGAN CHASE BANK, N.A. | Current Beneficiary/Mortgagee: Nationstar Mortgage LLC |
| Recorded in: Volume: 7582 Page: 84 Instrument No: 2022-0014979 | Property County: KAUFMAN |
| Mortgage Servicer: Nationstar Mortgage LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee. | Mortgage Servicer's Address: 8950 Cypress Waters Boulevard, Coppell, TX 75019 |
| Date of Sale: 5/6/2025 | Earliest Time Sale Will Begin: 10am |
| Place of Sale of Property: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE. | |

Legal Description: LOT 13, BLOCK C, WESTVALE ADDITION, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 1, ENVELOP 20, OF THE PLAT RECORDS, KAUFMAN COUNTY, TEXAS

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for 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, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

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


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

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

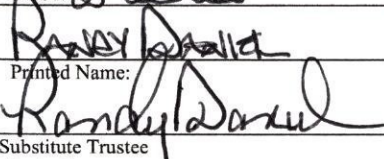
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated: 3/19/2025



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Nationstar Mortgage LLC

Dated: 3-20-25

Printed Name: Randy Daniel
Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 MAR 20 AM 10:46
BY: LAURA A. HUGHES
COUNTY CLERK
REPUT

MH File Number: TX-25-108287-POS
Loan Type: Conventional Residential

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 MAR 20 AM 10:46

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)**

LAURA HUGHES
COUNTY CLERK
BY: *[Signature]*
DEPUTY

| | |
|---|--|
| Deed of Trust Date: July 26, 2019 | Original Mortgagor/Grantor: ZACKERY REYNOLDS AND DUSTIN DELLE ALLEN |
| Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HOMESIDE FINANCIAL LLC DBA AMSW LENDING, ITS SUCCESSORS AND ASSIGNS | Current Beneficiary / Mortgagee: U.S. BANK NATIONAL ASSOCIATION |
| Recorded in: Volume: 6086 Page: 196 Instrument No: 2019-0017752 | Property County: KAUFMAN |
| Mortgage Servicer: U.S. BANK NATIONAL ASSOCIATION | Mortgage Servicer's Address: 2800 TAMARACK RD OWENSBORO, KY 42301 |

* 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 \$356,425.00, executed by ZACKERY REYNOLDS and DUSTIN DELLE ALLEN and payable to the order of Lender.

Property Address/Mailing Address: 1814 HUNTSMAN WAY, FORNEY, TX 75126

Legal Description of Property to be Sold: LOT 23, BLOCK PR, DEVONSHIRE VILLAGE, PHASE 2C, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, PAGE 383, OF THE MAP AND/OR PLAT RECORDS KAUFMAN COUNTY, TEXAS AFFECTED BY CERTIFICATE OF CORRECTION RECORDED IN DOCUMENT NO. 2018-0016575 PLAT OR MAP RECORDS OF KAUFMAN COUNTY, TEXAS..

| | |
|----------------------------------|--|
| Date of Sale: May 6, 2025 | Earliest time Sale will begin: 10:00 AM |
|----------------------------------|--|

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

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

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



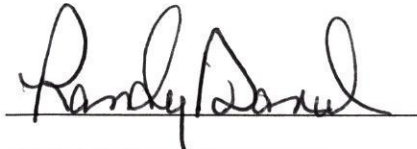
Mauchly Irvine, CA 92618 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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 *U.S. BANK NATIONAL ASSOCIATION* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

Pursuant to section 51.0075(a) of the Texas Property Code, Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1 Mauchly Irvine, CA 92618 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1 Mauchly Irvine, CA 92618 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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

A handwritten signature in black ink that reads "Randy Daniel". The signature is written in a cursive style and is positioned above a horizontal line.

SUBSTITUTE TRUSTEE

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

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

NOTICE OF FORECLOSURE SALE

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

1. **Property to Be Sold.** The property to be sold is described as follows: LOT 7, BLOCK P, BRIARWOOD HILLS, PHASE 3, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLIDE 255 OF THE MAP AND PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 06/07/2024 and recorded in Document 2024-0017932 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: 05/06/2025

Time: 10:00 AM

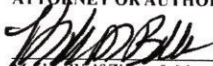
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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 ANGEL TOLENTINO, provides that it secures the payment of the indebtedness in the original principal amount of \$286,759.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. LoanDepot.com, LLC is the current mortgagee of the note and deed of trust and LOANDEPOT.COM, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is LoanDepot.com, LLC c/o LOANDEPOT.COM, L.L.C., 6531 Irvine Center Drive, Suite 100, Irvine, CA 92618 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.



MacIe 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.mwzmlaw.com/tx-investors

Certificate of Posting

I am Brandon Wolf 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 5/6/25 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

2025 MAR 20 AM 10:48

FILED FOR RECORD
KAUFMAN CO. TEXAS

I 110823

25TX373-0177

905 MELODY CIRCLE, KAUFMAN, TX 75142

NOTICE OF FORECLOSURE SALE

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

LOT 106, HARMONY ESTATES, AN ADDITION TO THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, PAGE 652, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS


Security Instrument: Deed of Trust dated September 16, 2022 and recorded on September 19, 2022 as Instrument Number 2022-0035615 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: May 06, 2025, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court.

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

Obligation Secured: The Deed of Trust executed by CHRISTIE RAWSON AND MICHAEL RAWSON secures the repayment of a Note dated September 16, 2022 in the amount of \$294,820.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

BY:  DEPUTY
LAURA A. HUGHES
COUNTY CLERK

2025 MAR 26 AM 8:40

FILED FOR RECORD
KAUFMAN CO TEXAS

Substitute Trustee(s): Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Jeff Benton, Brenda Wiggs, Guy Wiggs, Angela Cooper, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Tony Hulsey, Sharon Hobbs, Matt Dunn, Dustin George

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

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



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



Substitute Trustee(s): Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Jeff Benton, Brenda Wiggs, Guy Wiggs, Angela Cooper, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Tony Hulsey, Sharon Hobbs, Matt Dunn, Dustin George
c/o Miller, George & Suggs, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 26 day of March, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

15L 110658
25TX373-0143
3350 MARGAY RUN, CRANDALL, TX 75114

NOTICE OF FORECLOSURE SALE

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

LOT 25, BLOCK Y, WILDCAT RANCH PHASE 3, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF FILED UNDER INSTRUMENT NUMBER 2021-0050448 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS AND CABINET 4, SLEEVE 16 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Security Instrument: Deed of Trust dated October 27, 2022 and recorded on November 2, 2022 as Instrument Number 2022-0041096 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: May 06, 2025, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court.

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

Obligation Secured: The Deed of Trust executed by RAMIRO GARCIA CABALLERO, MARIA DE LOS ANGELES SOTO DE GARCIA AND SARAY S. GONZALEZ secures the repayment of a Note dated October 27, 2022 in the amount of \$254,307.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

BY:  DEPUTY
LAURA A. HUGHES
COUNTY CLERK

2025 MAR 26 AM 8:40

FILED FOR RECORD
KAUFMAN CO TEXAS

Substitute Trustee(s): Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Jeff Benton, Brenda Wiggs, Guy Wiggs, Angela Cooper, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Tony Hulsey, Sharon Hobbs, Matt Dunn, Dustin George

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

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



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



Substitute Trustee(s): Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Jeff Benton, Brenda Wiggs, Guy Wiggs, Angela Cooper, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Tony Hulsey, Sharon Hobbs, Matt Dunn, Dustin George
c/o Miller, George & Suggs, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 26 day of March, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

24-264408

Notice of Substitute Trustee's Sale

FILED FOR RECORD
KAUFMAN CO TEXAS
2025 MAR 27 AM 7:18

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)

LAURA HUGHES
COUNTY CLERK
DEPUTY

| | |
|--|--|
| Deed of Trust Date: July 26, 2019 | Original Mortgagor/Grantor: ZACKERY REYNOLDS AND DUSTIN DELLE ALLEN |
| Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HOMESIDE FINANCIAL LLC DBA AMSW LENDING., ITS SUCCESSORS AND ASSIGNS | Current Beneficiary / Mortgagee: U.S. BANK NATIONAL ASSOCIATION |
| Recorded in: Volume: 6086 Page: 196 Instrument No: 2019-0017752 | Property County: KAUFMAN |
| Mortgage Servicer: U.S. BANK NATIONAL ASSOCIATION | Mortgage Servicer's Address: 2800 TAMARACK RD OWENSBORO, KY 42301 |

* 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 \$356,425.00, executed by ZACKERY REYNOLDS and DUSTIN DELLE ALLEN and payable to the order of Lender.

Property Address/Mailing Address: 1814 HUNTSMAN WAY, FORNEY, TX 75126

Legal Description of Property to be Sold: LOT 23, BLOCK RR, DEVONSHIRE VILLAGE, PHASE 2C, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, PAGE 383, OF THE MAP AND/OR PLAT RECORDS KAUFMAN COUNTY, TEXAS AFFECTED BY CERTIFICATE OF CORRECTION RECORDED IN DOCUMENT NO. 2018-0016575 PLAT OR MAP RECORDS OF KAUFMAN COUNTY, TEXAS..

| | |
|----------------------------------|--|
| Date of Sale: May 6, 2025 | Earliest time Sale will begin: 10:00 AM |
|----------------------------------|--|

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

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

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



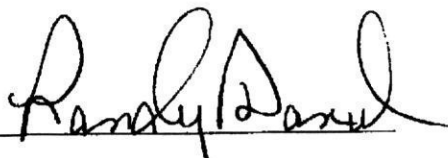
Mauchly Irvine, CA 92618 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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

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

Pursuant to section 51.0075(a) of the Texas Property Code, Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1 Mauchly Irvine, CA 92618 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1 Mauchly Irvine, CA 92618 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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



SUBSTITUTE TRUSTEE

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

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

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

CONVENTIONAL
Firm File Number: 13-013123

NOTICE OF TRUSTEE'S SALE

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

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, May 6, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in KAUFMAN COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

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

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


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

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

SUBSTITUTE TRUSTEE

Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper
4600 Fuller Ave., Suite 400
Irving, TX 75038

WITNESS MY HAND this day March 24, 2025.


By: _____
Ronny George
Texas Bar # 24123104
Grant Tabor
Texas Bar # 24027905
rgeorge@logs.com
13105 Northwest Freeway, Suite 960

FILED FOR RECORD
KAUFMAN CO TEXAS

2025 MAR 27 AM 7:18

LAURA A. HUGHES
COUNTY CLERK

BY: 

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

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

2025 MAR 27 AM 7:19

25-280566

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)**

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

| | |
|---|--|
| Deed of Trust Date: August 21, 2015 | Original Mortgagor/Grantor: MARTHA MILLER |
| Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HIGHLANDS RESIDENTIAL MORTGAGE, LTD., A LIMITED LIABILITY PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS | Current Beneficiary / Mortgagee: U.S. BANK NATIONAL ASSOCIATION |
| Recorded in: Volume: Page: Instrument No: 2015-0016061 | Property County: KAUFMAN |
| Mortgage Servicer: U.S. BANK NATIONAL ASSOCIATION | Mortgage Servicer's Address: 2800 TAMARACK RD OWENSBORO, KY 42301 |

* 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 \$167,430.00, executed by MARTHA MILLER and payable to the order of Lender.

Property Address/Mailing Address: 4004 GABI AVENUE, HEARTLAND, TX 75126

Legal Description of Property to be Sold: BEING LOT 15, IN BLOCK 28, OF HEARTLAND TRACT A PHASE 3A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, SL EEEVE 37, PLAT RECORDS, KAUFMAN COUNTY, TEXAS. APN #: NEW.

| | |
|----------------------------------|--|
| Date of Sale: May 6, 2025 | Earliest time Sale will begin: 10:00 AM |
|----------------------------------|--|

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

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *U.S. BANK NATIONAL ASSOCIATION*, the owner and holder of the Note, has requested Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1 Mauchly Irvine, CA 92618 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark



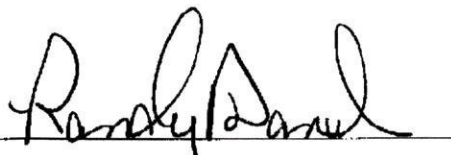
Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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 *U.S. BANK NATIONAL ASSOCIATION* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

Pursuant to section 51.0075(a) of the Texas Property Code, Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1 Mauchly Irvine, CA 92618 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1 Mauchly Irvine, CA 92618 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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



SUBSTITUTE TRUSTEE

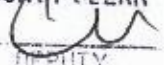
Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder,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

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

2025 MAR 27 AM 10: 00

25-01153
2316 JULIA LN, FORNEY, TX 75126

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

LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

- Property:** The Property to be sold is described as follows:
- LOT 33, BLOCK GG, OF TRAVIS RANCH PHASE 2C, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER COUNTY CLERK'S FILE NO. 2017-0009358, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS AND IN CABINET 3, ENVELOPE 332, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.
- Security Instrument:** Deed of Trust dated September 8, 2022 and recorded on September 13, 2022 at Instrument Number 2022-0034972 in the real property records of KAUFMAN County, Texas, which contains a power of sale.
- Sale Information:** May 6, 2025, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Courthouse, or as designated by the County Commissioners Court.
- Terms of Sale:** Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured:** The Deed of Trust executed by DAKOTAH LANE EMBRY AND ANAIS ALARCON ALBORNOZ secures the repayment of a Note dated September 8, 2022 in the amount of \$324,291.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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

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



4838558

Mary Company

De Cubas & Lewis, P.C.
Mary Company, Attorney at Law
PO Box 5026
Fort Lauderdale, FL 33310

Donna Stockman

Substitute Trustee(s): 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|| Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper

c/o De Cubas & Lewis, P.C.
PO Box 5026
Fort Lauderdale, FL 33310

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 27 day of March, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

LAURA A. HUGHES
COUNTY CLERK

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

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated May 20, 2022 and recorded under Vol. 7642, Page 565, or Clerk's File No. 2022-0020295, in the real property records of KAUFMAN County Texas, with Byron Scott Wells and Brandy Wells, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Neighbors Bank, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Byron Scott Wells and Brandy Wells, husband and wife securing payment of the indebtedness in the original principal amount of \$510,000.00 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 Byron Scott Wells, Brandy Wells. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

Legal Description:

LOT 15, WINNERS CIRCLE, AN ADDITION NEAR THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, PLAT 143, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 05/06/2025

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 Useilton, 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 March 24, 2025.

/s/ Will Morphis SBOT No. 24131905, 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. 44-24-02554

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on the 27th day of September, 2021, WILLIAM P. SMITH AND WIFE, ASHLEY SMITH, executed a Deed of Trust conveying to KEVIN HOOD, Trustee for TEXAS BANK AND TRUST COMPANY, the Real Estate hereinafter described, said Deed of Trust being recorded in County Clerk's File No. 2021-0041379, Official Public Records of Kaufman County, Texas;

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, the 6th day of May, 2025, between 1:00 o'clock p.m. and 4:00 o'clock p.m., I will sell said Real Estate on the front steps of the Kaufman County Courthouse, or if the preceding area is no longer the designated area, then in the area designated by the Commissioners Court of Kaufman County, Texas for real property foreclosures under Section 51.002 of the Texas Property Code, to the highest bidder for cash.

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

Property described in Exhibit "A" attached hereto and made a part hereof.

WITNESS MY HAND this 25th day of May, 2025.



LANCE DUDLEY, President Lindale,
Substitute Trustee
101 South Main Street
Lindale, Texas 75771

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 APR - 1 PM 3:04
BY: LAURA A. HUGHES
COUNTY CLERK
NEPNT

Exhibit "A"

BEING A 1.096 ACRE CUT-OUT TRACT OR PARCEL OF LAND IN THE CITY OF POST OAK BEND, SITUATED IN THE R. ANTHONY SURVEY, ABSTRACT No. 1, KAUFMAN COUNTY, TEXAS, AND BEING DESCRIBED AS BEING PART OF A CALLED 55.0 ACRE TRACT OF LAND (SECOND TRACT) DESCRIBED IN DEED TO FRANCES BOGGS STEWART, RECORDED IN VOLUME 754, PAGE 405, DEED RECORDS, KAUFMAN COUNTY, TEXAS (D.R.K.C.T.), SAID 1.0 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A ½" IRON ROD FOUND, IN THE SOUTH LINE OF FARM TO MARKET 987, AT THE NORTH CORNER OF A TRACT OF LAND DESCRIBED BY DEED TO GALE E. VON SPREECKEN AND LISA H. VON SPREECKEN, RECORDED IN VOLUME 5162, PAGE 419 (D.R.K.C.T.) AND AT THE EASE CORNER OF SAID SHERMAN TRACT;

THENCE SOUTH 42°14'09" WEST, GENERALLY WITH A BARBED-WIRE FENCE, FOR A DISTANCE OF 316.20 FEET TO A ½" IRON ROD SET FOR CORNER IN THE SOUTHEAST LINE OF SAID SHERMAN TRACT AND IN THE NORTHWEST LINE OF SAID VON SPREECKEN TRACT.

THENCE NORTH 47°45'51" WEST FOR A DISTANCE OF 150.0 FEET TO A ½" IRON ROD SET FOR CORNER, CREATING AN "ELL" CORNER IN SAID SHERMAN TRACT;

THENCE NORTH 42°14'09" EAST FOR A DISTANCE OF 320.17 FEET TO A ½" IRON ROD SET FOR CORNER IN SAID SOUTH LINE OF FARM TO MARKET 987. FROM WICH A T.X.D.O.T. CONCRETE MONUMENT FOUND FOR REFERENCE BEARS NORTH 46°14'49" WEST-96.81 FEET;

THENCE SOUTH 46°14'49" EAST, WITH SAID SOUTH LINE OF FARM TO MARKET 987, FOR A DISTANCE OF 150.05 FEET TO THE PLACE OF BEGINNING AND CONTAINING 47.727.57 SQUARE FEET OR 1.096 ACRES OF LAND.

NOTICE OF SUBSTITUTE TRUSTEE SALE

| | |
|---|--|
| Deed of Trust Date: 1/31/2022 | Grantor(s)/Mortgagor(s): RAYMOND ANGEL MCGREW, A SINGLE MAN |
| Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GARDNER FINANCIAL SERVICES LTD, DBA LEGACY MUTUAL MORTGAGE, ITS SUCCESSORS AND ASSIGNS | Current Beneficiary/Mortgagee: Planet Home Lending, LLC |
| Recorded in: Volume: N/A Page: N/A Instrument No: 2022-0005126 | Property County: KAUFMAN |
| Mortgage Servicer: Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee. | Mortgage Servicer's Address: 321 Research Parkway, Suite 303, Meriden, CT 06450 |
| Date of Sale: 5/6/2025 | Earliest Time Sale Will Begin: 10am |
| Place of Sale of Property: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE. | |

Legal Description: LOT 31, BLOCK 39, HEARTLAND PHASE 14. A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE FINAL PLAT THEREOF RECORDED IN DOCUMENT NO. 2021-0001375, MAP OF PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for 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, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

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


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

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

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 PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Dated: 3/27/2025



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Planet Home Lending, LLC

Dated: 4/3/25

Printed Name:

Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075

BY: _____
DEPUTY

LAURA A. HUGHES
COUNTY CLERK

2025 APR -3 PM 1:17

FILED FOR RECORD
KAUFMAN CO. TEXAS

MH File Number: TX-25-108676-POS
Loan Type: VA

24TX577-0143
1003 FELICIA ST, OAK RIDGE, TX 75160

NOTICE OF FORECLOSURE SALE

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

LOT 1, BLOCK 1, FINAL PLAT LOT 1-9, BARDWELL ADDITION, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 2023-0003437, MAP RECORDS OF KAUFMAN COUNTY, TEXAS.

Security Instrument: Deed of Trust dated September 29, 2023 and recorded on October 12, 2023 as Instrument Number 2023-0028891 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: May 06, 2025, at 11:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court.

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

Obligation Secured: The Deed of Trust executed by KABBA BANGURA secures the repayment of a Note dated September 29, 2023 in the amount of \$374,000.00. CALCON MUTUAL MORTGAGE LLC DBA ONETRUST HOME LOANS, whose address is c/o CalCon Mutual Mortgage LLC dba OneTrust Home Loans, 9726 Old Bailes Road, Suite 200, Fort Mill, SC 29707, is the current mortgagee of the Deed of Trust and Note and CalCon Mutual Mortgage LLC dba OneTrust Home Loans is the current mortgage servicer for the mortgage. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

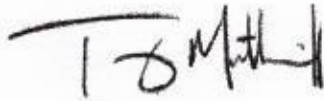
Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 APR -3 PM 1:14
LUCIA A. HUGHES
COUNTY CLERK
BY: _____
DEPUTY

Substitute Trustee(s): Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Jeff Benton, Brenda Wiggs, Guy Wiggs, Angela Cooper, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Tony Hulsey, Sharon Hobbs, Matt Dunn, Dustin George

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

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



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



Substitute Trustee(s): Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Jeff Benton, Brenda Wiggs, Guy Wiggs, Angela Cooper, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Tony Hulsey, Sharon Hobbs, Matt Dunn, Dustin George
c/o Miller, George & Suggs, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Certificate of Posting

I, Randy Daniel, declare under penalty of perjury that on the 3 day of April, 2005 I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

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: 11/23/2020
Grantor(s): GUILLERMO QUEZADA AND PERLA SANTOS, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR EVERETT FINANCIAL, INC. D/B/A SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$216,997.00
Recording Information: Instrument 2020-0038124
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 924 BERMUDA ST, 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 May, 2025
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, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, 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, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, 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
2025 APR -3 PM 1:17
LAURA A. HUGHES
COUNTY CLERK
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): 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, 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 4/30/25 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 13, IN BLOCK J, OF HERITAGE HILL ADDITION, SECTION FOUR, AN ADDITION IN THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 1, ENVELOPE 719, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

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

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated February 14, 2022 and recorded under Vol. 7478, Page 333, or Clerk's File No. 2022-0006253, in the real property records of KAUFMAN County Texas, with Timesia M Hart, an unmarried woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, I.t.d., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Timesia M Hart, an unmarried woman securing payment of the indebtedness in the original principal amount of \$277,020.00 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 Timesia M Hart. PennyMac Loan Services, 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. PennyMac Loan Services, LLC is acting as the Mortgage Servicer for the Mortgagee. PennyMac Loan Services, LLC, is representing the Mortgagee, whose address is: 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361.

Legal Description:

LOT 15, BLOCK "B", OF TRAILWIND PHASE 1, AN ADDITION TO THE CITY OF MESQUITE, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 658 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND UNDER CLERK'S DOCUMENTS NO. 2020-0033462 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 05/06/2025

Earliest Time Sale Will Begin: 11:00 AM

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

TERMS OF SALE

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

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS,"



FILED FOR RECORD
KAUFMAN CO. TEXAS
APR 10 AM 6:02
JIRA A. HUGHES
COUNTY CLERK
DEPUTY

"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 Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or ASAP, 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 04/07/2025.

/s/ Nicole M. Barte SBOT No. 24001674, 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. 44-25-00801

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 April 11, 2022 and recorded under Vol. 7577, Page 268, or Clerk's File No. 2022-0014529, in the real property records of KAUFMAN County Texas, with Tikia Dukes and Dart Ramon Hampton, wife and husband as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Town Square Mortgage and Investments LLC, dba Town Square Mortgage, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Tikia Dukes and Dart Ramon Hampton, wife and husband securing payment of the indebtedness in the original principal amount of \$265,780.00 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 Tikia Dukes. PennyMac Loan Services, 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. PennyMac Loan Services, LLC is acting as the Mortgage Servicer for the Mortgagee. PennyMac Loan Services, LLC, is representing the Mortgagee, whose address is: 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361.

Legal Description:

LOT 1, BLOCK J, AN AMENDING PLAT OF HIGHBRIDGE PHASE 2, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 747, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 05/06/2025

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,"

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 APR 10 AM 6:02
AURA A. HUGHES
COUNTY CLERK
DEPUTY



"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 04/07/2025.

/s/ Sarah A. Trad SBOT No. 24140355, 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. 44-25-01183

Notice of Foreclosure Sale

April 11, 2025

DEED OF TRUST ("DEED OF TRUST"):

DATED: October 20, 2023

GRANTOR: Chasiney Patterson-Coleman
1119 Leafy Glade Rd.
Forney, TX 75126

DeCarlo Coleman, Jr.
1119 Leafy Glade Rd.
Forney, TX 76126

TRUSTEE: Joseph Bradley Davidson
1920 Elmwood North Ave.
Wichita Falls, Texas 76308

LENDER: American National Bank & Trust
1920 Elmwood North Ave.
Wichita Falls, Texas 76308

RECORDED IN: Recorded as Document Number 2023-0030202 of the Official Public Records of Kaufman County, Texas

PROPERTY: Lot 29, Block B, of POLO RIDGE - PHASE I, an addition to the City of Mesquite, Kaufman County, Texas, according to the Plat recorded in Cabinet 4, Sleeve 177, Plat Records, Kaufman County, Texas

SECURES: Promissory Note (including any modifications, extensions, and renewals thereto, the "Note") dated October 20, 2023, in the original principal amount of \$860,200.00 executed by Chasiney Patterson-Coleman and DeCarlo Coleman, Jr. ("Borrowers") and payable to the order of Lender

SUBSTITUTE TRUSTEE(S): Matthew D. Anderson, Anthony W. Bates, D. Todd Davenport, Peyton W. Cannedy, and/or Eliot Hardee
3711 Maplewood Ave., Suite 200
Wichita Falls, Texas 76308
Wichita County

-and/or- Lacey Slack and/or Joseph Bradley Davidson
2732 Midwestern Pkwy
Wichita Falls, Texas 76308
Wichita County

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 APR 11 PM 2:52
LAURA A. HUGHES
COUNTY CLERK

FORECLOSURE SALE:

DATE: May 6, 2025

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: Front steps of the Kaufman County Justice Center, 1902 E. US Highway 175.

Kaufman, Texas 75142, or as otherwise designated by the County Commissioners pursuant to Section 51.002 of the Texas Property Code.

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.

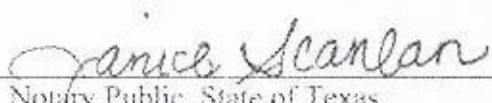
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.



Anthony W. Bates
Attorney for American National Bank & Trust

STATE OF TEXAS
COUNTY OF WICHITA

This instrument was acknowledged before me on April 11, 2025, by Anthony W. Bates.



Notary Public, State of Texas
My commission expires:



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, BASIL BROWN AND YVONNE M. BROWN, HUSBAND AND WIFE delivered that one certain Deed of Trust dated OCTOBER 6, 2022, which is recorded in INSTRUMENT NO. 2022-0038054 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 \$617,442.00 payable to the order of GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

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

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

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

THEREFORE, NOTICE IS HEREBY GIVEN that on MAY 6, 2025, beginning at 11:00 AM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:


LOT 2, IN BLOCK N, HEATH GOLF AND YACHT CLUB PH. 1A, AN ADDITION TO THE CITY OF HEATH, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 243 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

BE ADVISED that, pursuant to the Texas Property Code, a mortgagee may be the mortgage servicer and a mortgagee or a mortgage servicer may administer the foreclosure of property on behalf of the mortgagee if they have entered into an agreement granting the current mortgage servicer authority to service the mortgage. The Mortgage Servicer, if not the Mortgagee, is representing the Mortgagee under a servicing agreement. The name and address of the Mortgagee is GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, 244 SOUTH GATEWAY PLACE, JENKS, OKLAHOMA 74037. The name and address of the Mortgage Servicer is GATEWAY MORTGAGE, P.O. BOX 1560, JENKS, OK 74037. 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 a sale. A purchaser at a sale acquires the property "as is" without any expressed or implied warranties at the purchaser's own risk. A purchaser at a sale is not a consumer. If a 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: APRIL 14, 2025.

FOR RECORD
KAN CO. TEXAS
APR 14 AM 8:27
MARA A. HUGHES
COUNTY CLERK
DEPUTY


SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR JEFF BENTON OR
BRANDY BACON OR JACK BECKMAN OR BRENDA

United States District Court
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION

BASIL BROWN and YVONNE BROWN §
 §
v. § CIVIL ACTION NO. 3:23-CV-2826-S-BN
 §
GATEWAY MORTGAGE GROUP, LLC §

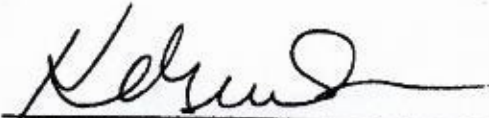
JUDGMENT

This action came on for consideration by the Court, and the issues having been duly considered and a decision duly rendered, it is ORDERED, ADJUDGED, and DECREED that Plaintiff Basil Brown and Yvonne Brown's Motion Requesting Oral Argument [ECF No. 62] is DENIED, Defendant Gateway Mortgage Group, LLC's Motion to Dismiss Plaintiffs' Second Amended Complaint [ECF No. 56] is GRANTED, and this lawsuit is **DISMISSED WITH PREJUDICE**.

IT IS FURTHER ORDERED that the Clerk shall transmit a true copy of this Judgment and the Order Accepting the Findings, Conclusions, and Recommendation of the United States Magistrate Judge to the parties and their counsel.

SO ORDERED.

SIGNED March 18, 2025.



UNITED STATES DISTRICT JUDGE

United States District Court
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION


BASIL BROWN and YVONNE BROWN §
 §
v. § CIVIL ACTION NO. 3:23-CV-2826-S-BN
 §
GATEWAY MORTGAGE GROUP, LLC §

**ORDER ACCEPTING FINDINGS, CONCLUSIONS, AND RECOMMENDATION
OF THE UNITED STATES MAGISTRATE JUDGE**

The United States Magistrate Judge made findings, conclusions, and a recommendation in this case. Objections were filed. The Court reviewed the proposed findings, conclusions, and recommendation for plain error. Finding none, the Court **ACCEPTS** the Findings, Conclusions, and Recommendation of the United States Magistrate Judge.

SO ORDERED.

SIGNED March 18, 2025.



UNITED STATES DISTRICT JUDGE

**United States District Court
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

| | | |
|------------------------------|---|------------------------------------|
| BASIL BROWN and YVONNE BROWN | § | |
| | § | |
| v. | § | CIVIL ACTION NO. 3:23-CV-2826-S-BN |
| | § | |
| GATEWAY MORTGAGE GROUP, LLC | § | |

ORDER

The Court granted Defendant Gateway Mortgage Group, LLC's ("Gateway") motion to dismiss and entered judgment dismissing Plaintiffs Basil Brown and Yvonne Brown's ("Plaintiffs") claims with prejudice on March 18, 2025. *See* ECF Nos. 73 & 74; *see also* ECF Nos. 63, 70-72.

Ten days later, Plaintiffs moved to strike a filing Gateway made prior to entry of judgment [ECF No. 75], to void an order the Court entered on March 8, 2024 [ECF No. 76], and for reconsideration of the March 18 judgment [ECF No. 77].

Where a litigant requests that a district court reexamine a prior ruling that adjudicates all the claims among all the parties, such a motion filed "within twenty-eight days after the entry of the judgment ... is treated as though it was filed under [Federal Rule of Civil Procedure] 59." *Demahy v. Schwarz Pharma, Inc.*, 702 F.3d 177, 182 n.2 (5th Cir. 2012) (per curiam) (citation omitted); *see also* *Washington v. UTMB*, No. 20-20434, 2022 WL 2527665, at *1 (5th Cir. July 7, 2022) (per curiam) ("Regardless of how it is labeled or classified, a motion seeking reconsideration is treated as a [Rule] 59(e) motion if it is filed within the applicable 28-day time limit." (citing FED. R. CIV. P. 59(e); *Mangieri v. Clifton*, 29 F.3d 1012, 1015 n.5 (5th Cir. 1994))).

The Court therefore construes Plaintiffs' motion for reconsideration as requesting relief under Rule 59(e).

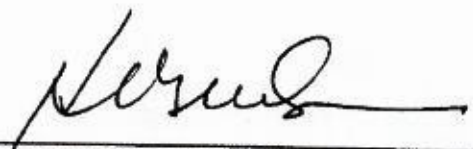
Rule 59(e) “is ‘an extraordinary remedy that should be used sparingly.’” *Rollins v. Home Depot USA*, 8 F.4th 393, 396 (5th Cir. 2021) (quoting *Templet v. HydroChem Inc.*, 367 F.3d 473, 479 (5th Cir. 2004)). And a litigant “improperly invokes Rule 59(e) to rehash matters that have been thoroughly considered and rejected by the court.” *Wardlow v. United States*, No. 4:04-CV-408, 2017 WL 4868229, at *5 (E.D. Tex. Oct. 26, 2017).

Plaintiffs fail to show a basis for this remedy. Controlling law has not changed since the Court entered judgment; they present no newly discovered evidence that could question the correctness of the judgment; nor do they show that the Court need correct a manifest error of law or fact. *See Rollins*, 8 F.4th at 396; *Demahy*, 702 F.3d at 182.

The Court therefore **DENIES** the motion for reconsideration [ECF No. 77]. And, because there is no basis to reexamine the judgment and reopen this case, Plaintiffs’ remaining post-judgment motions are also **DENIED**. *See* ECF Nos. 75 & 76.

SO ORDERED.

SIGNED April 2, 2025.


UNITED STATES DISTRICT JUDGE

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 APR 14 AM 11:02

808 WREN CT
FORNEY, TX 75126

LAURA A. HUGHES
COUNTY CLERK

00000010412153

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

BY: _____

OFFICIAL

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: May 06, 2025

Time: The sale will begin at 1:00 PM or not later than three hours after that time.

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

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

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated January 13, 2022 and recorded in Document INSTRUMENT NO. 2022-0001983 real property records of KAUFMAN County, Texas, with DAVAION L. ROBINSON AN UNMARRIED WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by DAVAION L. ROBINSON AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$496,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. FIRST UNITED BANK & TRUST COMPANY 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. FIRST UNITED BANK AND TRUST COMPANY, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FIRST UNITED BANK AND TRUST COMPANY
3930 DALLAS PARKWAY
PLANO, TX 75093



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

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

Israel Saucedo

Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 4-14-25 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle
Date: 4-14-25

808 WREN CT
FORNEY, TX 75126

00000010412153

00000010412153

KAUFMAN

EXHIBIT "A"

LOT 14, BLOCK 1, GRAYHAWK ADDITION, PHASE 1, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 54, PLAT RECORDS, KAUFMAN COUNTY, TEXAS

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 APR 14 AM 11:02

1005 BLACKTHORNE ROAD
FORNEY, TX 75126

LAURA A. HUGHES
COUNTY CLERK

00000010352649

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: May 06, 2025

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 June 05, 2020 and recorded in Document INSTRUMENT NO. 2020-0015665 real property records of KAUFMAN County, Texas, with CARONNA TAYLOR A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by CARONNA TAYLOR A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$323,972.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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



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

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

Is 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 4-14-25 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle
Date: 4-14-25

1005 BLACKTHORNE ROAD
FORNEY, TX 75126

00000010352649

00000010352649

KAUFMAN

EXHIBIT "A"

LOT 14, BLOCK H, OF DEVONSHIRE PHASE IB, AN ADDITION TO THE CITY OF DALLAS, E.T.J, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 62, PLAT RECORDS, KAUFMAN COUNTY, TEXAS

A

R1084
Our Case Number: 25-01662-FC

NOTICE OF TRUSTEE'S SALE

WHEREAS, on December 21, 2020, CRISTIAN EMMANUEL GAYTAN AND ZEYDA ABIGAIL ALFARO, AS HUSBAND AND WIFE, executed a Deed of Trust/Security Instrument conveying to THOMAS E. BLACK JR., as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS BENEFICIARY, AS NOMINEE FOR LIFESTYLE HOME LENDING, L.L.C., ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 2021-0008894, in Book 6871, at Page 211, in the DEED OF TRUST OR REAL PROPERTY RECORDS of KAUFMAN COUNTY, TEXAS; and

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder 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 the contingency and in the manner authorized by said Deed of Trust/Security Instrument; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, MAY 6, 2025** 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, I will sell said Real Estate at Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in **KAUFMAN COUNTY, TEXAS** 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 was posted.

Said Real Estate is described as follows: LOT 7, IN BLOCK 43, OF HEARTLAND PHASE 10A, AN ADDITION KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 420, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS; TOGETHER WITH CERTIFICATES OF CORRECTION OF ERROR RECORDED IN/UNDER VOLUME 5755, PAGE 121; VOLUME 6147, PAGE 413, AND VOLUME 6455, PAGE 447, REAL PROPERTY RECORDS, KAUFMAN COUNTY, TEXAS.

Property Address: 3113 JOSEFINA LN, HEARTLAND, TX 75126
Mortgage Servicer: SERVICEMAC
Noteholder: CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP
9726 OLD BAILES RD., SUITE 200, FORT MILL, SC 29707

BY:  DEPUTY
LAURA A. HUGHES
COUNTY CLERK

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 APR 15 AM 7:49

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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.

ACTIVE MILITARY SERVICE NOTICE

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

WITNESS MY HAND this 15 day of April, 2025.

Donna Stockman

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

Substitute Trustee Address:

Marinosci Law Group, P.C.
16415 Addison Road, Suite 725
Addison, TX 75001
(972) 331-2300

R1081

Our Case Number: 25-01021-FC

NOTICE OF TRUSTEE'S SALE

WHEREAS, on September 15, 2023, SCOTT E JONES, A MARRIED MAN JOINED HEREIN BY HIS SPOUSE, SHONNA JONES, executed a Deed of Trust/Security Instrument conveying to JOEL PIMIENTA, as Trustee, the Real Estate hereinafter described, to MISSING AOM FROM MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR PULTE MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 2023-0026385, in Book 8231, at Page 308, in the DEED OF TRUST OR REAL PROPERTY RECORDS of KAUFMAN COUNTY, TEXAS; and

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder 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 the contingency and in the manner authorized by said Deed of Trust/Security Instrument; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, MAY 6, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, I will sell said Real Estate at Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in KAUFMAN COUNTY, TEXAS 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 was posted.

Said Real Estate is described as follows: LOT 12, BLOCK 7, OF ARBORDALE, VILLAGE 1, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 4, SLEEVE 166, OF THE PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Property Address: 1219 AUTUMN MIST LN, FORNEY, TX 75126
Mortgage Servicer: NATIONSTAR
Noteholder: NATIONSTAR MORTGAGE LLC
8950 CYPRESS WATERS BLVD., COPPELL, TX 75019

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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.

ACTIVE MILITARY SERVICE NOTICE

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

WITNESS MY HAND this 15 day of April, 2025.

Donna Stockman

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

Substitute Trustee Address:

Marinosci Law Group, P.C.
16415 Addison Road, Suite 725
Addison, TX 75001
(972) 331-2300

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 APR 15 AM 7:49
KATHA A. HUGHES
COUNTY CLERK

&M/Valencia-Godinez

FILED FOR RECORD
KAUFMAN CO TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2025 APR 15 AM 11:52

DATE: April 14, 2025

LAURA A. HUGHES
COUNTY CLERK

BY: 

DEPUTY

NOTE:

DATE: December 12, 2019

AMOUNT: \$125,910.00

MAKER: Felipe De Jesus Mujica Valencia and Elizabeth Capilla Godinez

PAYEE: Dalia Renteria DBA LS Homes

DEED OF TRUST:

DATE: December 12, 2019

GRANTOR: Felipe De Jesus Mujica Valencia and Elizabeth Capilla Godinez

BENEFICIARY: Dalia Renteria DBA LS Homes

COUNTY WHERE PROPERTY IS LOCATED: Kaufman

TRUSTEE: Celeste Rondinaro

RECORDING INFORMATION: Document No. 2019-0031795, Official Public
Records of Kaufman County, Texas

PROPERTY: Being all of that certain tract of land situated in Kaufman County, Texas, and being a portion of the M. L. Swing Survey, Abstract No. 500 and being a portion of that called 80 acre tract of land conveyed to J. W. Humphrey from Marvin Springer and wife, Onelta Springer by deed dated May 10, 1949, as recorded in Volume 21, Page 338, of the Deed Records of Kaufman County, Texas, and being more particularly described by metes and bounds in Exhibit "A" attached hereto.

LENDER/HOLDER NOW: A & M Heritage Holdings, Ltd., dba A & M Investment

BORROWER/DEBTOR NOW: Felipe De Jesus Mujica Valencia and Elizabeth Capilla Godinez

SUBSTITUTE TRUSTEE: Randy Daniel or Cindy Daniel or Jim O'Bryant or David Garvin

SUBSTITUTE TRUSTEE'S MAILING ADDRESS: 8101 Boat Club Road, # 320, Fort Worth, TX 76179

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

May 6, 2025, being the first Tuesday of the month, to commence at 10:00 a.m., or within three hours thereafter.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

"In the area designated by the Commissioners Court of such County, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

Default has occurred in the payment of the Note and in performance of the obligations of the Deed of Trust which secures the Note. Because of such default, Lender, the holder of the Note, has requested Substitute Trustee to sell the Property. Notice is given that before the sale the Beneficiary may appoint another person Substitute Trustee to conduct the sale.

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 9.501(d) of the Texas Business and Commerce Code (Texas UCC).

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, Substitute Trustee, will sell the Property at public auction, by public sale, to the highest bidder for cash, "AS IS," or other form of payment acceptable to Substitute Trustee, in accordance with the Deed of Trust. THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.

ARMED SERVICES NOTICE EFFECTIVE SEPTEMBER 1, 2011

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.

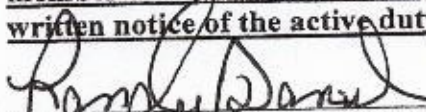

Randy Daniel or Cindy Daniel or
Jim O'Bryant or David Garvin, Substitute Trustee

EXHIBIT "A"
Legal Description

BEING all of that certain tract of land situated in Kaufman County, Texas, and being a portion of the M. L. Swing Survey, Abstract No. 500 and being a portion of that called 80 acre tract of land conveyed to J. W. Humphrey from Marvin Springer and wife, Onelta Springer by deed dated May 10, 1949, as recorded in Volume 21, Page 338, of the Deed Records of Kaufman County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at the southern most corner of said 80 acre tract, a ½" Iron rod found for witness bears North 44° 47' 06" West, 20.0 feet;

THENCE North 44° 47' 06" West, along the Southwest line of said 80 acre tract, a distance of 193.60 feet to a ½" Iron rod set for corner;

THENCE North 44° 18' 00" East, a distance of 225.00 feet to a ½" Iron rod set for corner;

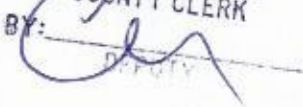
THENCE South 44° 47' 06" East, a distance of 193.60 feet to a point in the center of County Road No. 236, a ½" Iron rod set for witness bears North 44° 47' 06" West, 20.00 feet;

THENCE South 44° 18' 00" West, along the centerline of said County Road, a distance of 225.00 feet to the POINT OF BEGINNING and containing 1.000 acre of land.

NOTE: COMPANY DOES NOT REPRESENT THAT THE ABOVE ACREAGE AND/OR SQUARE FOOTAGE CALCULATIONS ARE CORRECT.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 APR 15 PM 12:47

LAURA A. HUGHES
COUNTY CLERK
BY: 

Notice of Foreclosure Sale

April 14, 2025

Contract for Deed ("Contract for Deed"):

Dated: October 29, 2017

Buyer: Manuel De Jesus Gomez Botello and Christopher Gomez Canales

Seller: Dresco Investments, Inc.

Legal Description: See Exhibit A

Details: Original principal amount of \$124,900.00, executed by Manuel De Jesus Gomez Botello and Christopher Gomez Canales ("Buyer") and payable to the order of Seller

Substitute Trustee: Craig C. Lesok

Substitute Trustee's Address: 226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Foreclosure Sale:

Date: Tuesday, May 6, 2025

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 P.M. and not later than three hours thereafter.

Place: At the Commissioner's Court of Kaufman County does hereby designate the front steps of the Kaufman County Justice Center located at 1902 US Hwy 175 as the appropriate site for all foreclosure sales and auctions, 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 Dresco Investments, Inc.'s bid may be by credited against the indebtedness

Default has occurred in the payment and in the performance of the obligations of the Contract for Deed. Because of that default, Dresco Investments, Inc., the Seller under the

Contract for Deed, has requested Substitute Trustee to sell the Property.

The Contract for Deed may encumber both real and personal property. Formal notice is hereby given of Dresco Investments, Inc.'s election to proceed against and sell both the real property and any personal property described in the Contract for Deed in accordance with Dresco Investments, Inc.'s rights and remedies under the Contract for Deed 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 Trustees will sell the Property in accordance with the Terms of Sale described above, the Contract for Deed, and applicable Texas law.

If Dresco Investments, Inc. 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 Contract for Deed and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Contract for Deed, 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 Contract for Deed. 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 Contract for Deed by Dresco Investments, Inc. 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 Contract for Deed. 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 Trustees reserve 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 Trustees.

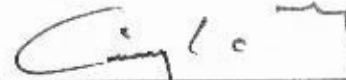
Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the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

/s/ Craig C. Lesok

Craig C. Lesok
Attorney for Seller
SBOT No. 24027446



Craig C. Lesok
226 Bailey Ave, Ste 101
Fort Worth, TX 76107
Telephone (817) 882-9991
Telecopier (817) 882-9993
E-mail: craig@lesoklaw.com

Exhibit "A"

LEGAL DESCRIPTION
LOT 6 - 10.160 ACRES

STATE OF TEXAS
COUNTY OF KAUFMAN

BEING all that certain tract or parcel of land in the John Damron Survey, A-126, Kaufman County, Texas, and being a part of that called 174.003 acre tract as conveyed from Betty Hanson Bowers to Dresco Investments, Inc., as recorded in Volume 5090, Page 501, of the Deed Records of Kaufman County, Texas, and being more particularly described as follows;

COMMENCING at a flat rock found for corner at the southeast corner of said tract, said point being in the north line of County Road No. 4062;
THENCE N0°02'43"W, along the east line of said tract, a distance of 1083.29 feet to a 1/2" iron rod set for corner and the POINT OF BEGINNING;

THENCE S89°57'17"W, a distance of 401.24 feet to a 1/2" iron rod set for corner

THENCE N87°51'22"W, a distance of 1287.62 feet to a point for corner in the centerline of Thomas Lane, a 1/2" iron rod set for witness bears S87°51'22"E, 17.41 feet;

THENCE N0°16'41"W, along the centerline of Thomas Lane, a distance of 231.69 feet to a point for corner, a 1/2" iron rod set for witness bears N89°57'17"E, 20.19 feet;

THENCE N89°57'17"E, a distance of 1689.00 feet to a 1/2" iron rod set for corner in the east line of said 174.003 acre tract;

THENCE S0°02'43"E, along the east line of said tract, a distance of 280.87 feet to the POINT OF BEGINNING and containing 10.160 acres of land, of which 0.089 acres are within Thomas Lane, leaving a net area of 10.061 acres of land.

FILED FOR RECORD
KAUFMAN CO TEXAS

2025 APR 15 PM 2:06

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

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 Rakesh Patel and Bharatbhai Patel, the present owners of said real property, to Edgewater at Cedar Creek Lake Homeowner's Association, Inc. (the "Association"); and

WHEREAS, the said Rakesh Patel and Bharatbhai Patel 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;

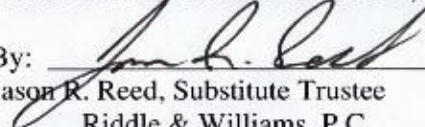
NOW, THEREFORE, notice is hereby given that on **Tuesday, May 6, 2025**, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the 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:

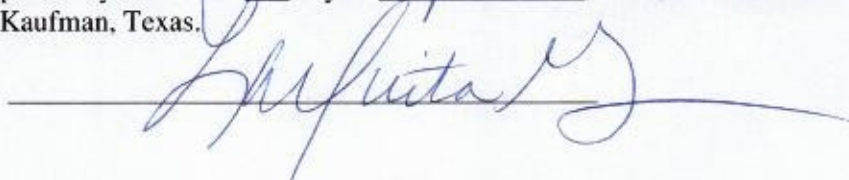
Lot 27, Block A, Edgewater Addition Phase 1, an Addition to Kaufman County, Texas, according to the plat thereof recorded in Cabinet 3, Slide 334, Plat Records, Kaufman County, Texas (9193 West Shoreline Drive)

WITNESS my hand this 23rd day of March, 2025

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

By: 
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 15 day of April, 2025, at the Kaufman County Courthouse in Kaufman, Texas.



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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 APR 15 PM 3:00
BY:  LAURA A. HUGHES
COUNTY CLERK

Deed of Trust:

Dated: February 3, 2017 (on or about)

Grantor: Bhavi Hospitality, LLC

Original Trustee: Brandon Norris - CFO

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

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

Secures: Commercial Construction Deed of Trust and Security Agreement dated on or about February 3, 2017 between Bhavi Hospitality, LLC, as Mortgagor, and First National Bank, Arcadia, Louisiana as Beneficiary

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

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

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

Foreclosure Sale:

- Date: Tuesday, May 6, 2025
- 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 12:00 P.M. and not later than three hours thereafter.
- Place: 100 W. Mulberry Street, Kaufman, TX 75142 or in the area otherwise designated by the Commissioner's Court pursuant to §51.002 of the Texas Property Code as amended.
- Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.
- Substitute Trustee: Taylor J. Monroe, Mike McGee, Reba Culbertson, John Dee Spicer, Steven T. Holmes, Anne E. Burns.

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

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

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

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

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold "AS IS"

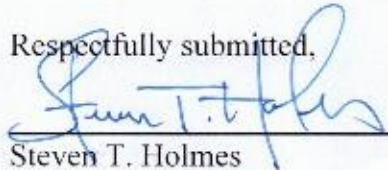
without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

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

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

Dated: April 15, 2025

Respectfully submitted,



Steven T. Holmes

State Bar No. 00794918

John Dee Spicer

State Bar No. 18930500

CAVAZOS HENDRICKS POIROT, P.C.

900 Jackson Street, Suite 570

Dallas, TX 75202

Direct Dial: (214) 573-7305

Email: sholmes@chfirm.com

Attorneys for Louisiana National Bank

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CHARLES B. HENDRICKS
STEVEN T. HOLMES
ROD L. POIROT
MICHAEL W. SEBESTA

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www.chfirm.com

JOHN DEE SPICER
*LYNDEL ANNE VARGAS
**ALEX VASQUEZ
CHRISTOPHER J. VOLKMER
EMILY S. WALL

* Also licensed in Florida & New York
** Of Counsel

SENDER'S INFORMATION:
sholmes@chfirm.com
(214) 573-7305

April 15, 2025

VIA CERTIFIED MAIL RETURN RECEIPT REQUESTED AND U.S. FIRST CLASS MAIL

Bhavi Hospitality, LLC
Attn: Mehul Gajera
1049 Liberty Pkwy,
Allen, TX 75013-6449

Bhavi Hospitality, LLC
Attn: Prashant Gajera
517 Cave River Dr.
Murphy, TX 75094

Bhavi Hospitality, LLC
Attn: Kirit Patel
1049 Liberty Pkwy,
Allen, TX 75013-6449

Bhavi Hospitality, LLC
Attn: Mehul Gajera
110 E. US Highway 80,
Forney, TX 75126

Mehul Gajera
900 W. Bethany Dr., Suite 260
Allen, TX 75013

Re: **NOTICE OF ACCELERATION AND FORECLOSURE SALE**

regarding the following instruments, among others, for LNB Loan No. 803919503 (collectively, the "Loan Documents"); Commercial Construction Deed of Trust and Security Agreement dated on or about February 3, 2017 between Bhavi Hospitality, LLC, as Mortgagor, and First National Bank, Arcadia, Louisiana as Beneficiary ("Lender" or "Beneficiary"), as recorded on February 8, 2017 as Document No. 2017-0002886 in the real property records of Kaufmann County, Texas, and secured by the Property located at 110 East US Hwy 80, Forney, TX 75126; Promissory Note dated October 23, 2019 in the original principal amount of \$6,876,023.17, executed by Bhavi Hospitality, LLC, as Borrower and payable to First National Bank as Lender; and Assignment of Rents, dated April 11, 2022 between Bhavi Hospitality, LLC, as Grantor, and Louisiana National Bank, as Lender, as recorded on May 2, 2022 as Instrument No. 2022-0017061 in the real property records of Kaufmann County, Texas.

Bhavi Hospitality, LLC
April 15, 2025
Page 2 of 3

Dear Bhavi Hospitality, LLC:

This letter is written at the request and on behalf of our client, Louisiana National Bank, formerly known as First National Bank ("LNB") in connection with the above-referenced loan account ("Loan"), secured by the property located at 110 East US Hwy 80, Forney, TX 75126 ("Property").

Borrower was informed, in writing, of its defaults under the terms of Borrower's confirmed Chapter 11 Plan in Case No. 24-30972, pending in the United States Bankruptcy Court for the Northern District of Texas, Dallas Division (the "Bankruptcy Court") by the Notice of Default filed with the Bankruptcy Court on March 30, 2025. Further written notice dated April 11, 2025, was served on Borrower by certified mail, return receipt requested, informing Borrower of the uncured existence of one or more defaults under the Note and Deed of Trust ("Defaults"). The Note, among other things, constitutes part of the indebtedness secured by the Deed of Trust ("Indebtedness"). In that notice, demand was made on Borrower to pay the unpaid past due amounts then owing under the Note and Borrower was advised of Lender's intention to accelerate the maturity of the Note if the Defaults were not cured.

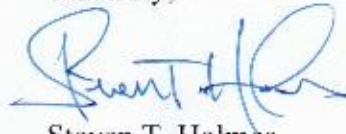
According to Lender's records, Borrower has not cured the Defaults. Therefore, Lender has accelerated the maturity of the Indebtedness (including all unpaid principal of, and all lawful accrued and unpaid interest and other lawful amounts due under, the Note) and declares the entire Indebtedness immediately due and payable. Lender makes demand (1) on Borrower and on all persons and entities obligated on the Note (except to the extent that obligation is expressly limited by written contract or applicable law) for payment in full of the entire Indebtedness and (2) on Grantor for payment of rents and proceeds of any rents to which Lender is entitled under the Loan Documents and Texas Property Code chapter 64, Assignment of Rents to Lienholder.

Lender has instructed Substitute Trustee to sell the Property (as defined in the attached Notice of Foreclosure) at a nonjudicial foreclosure sale ("Foreclosure Sale"). A copy of the Notice of Foreclosure Sale ("Notice") specifying the date, time, place, and terms of the Foreclosure Sale is enclosed with this letter. If all amounts due and owing have not been paid, or if there is no written agreement, satisfactory to and signed by Lender by the start of the Foreclosure Sale to prevent the Foreclosure Sale, Substitute Trustee will conduct the Foreclosure Sale on the date and at the time and place specified in the Notice, as authorized by and in accordance with the provisions of the Deed of Trust and applicable law.

If the proceeds of the Foreclosure Sale are insufficient to repay the Indebtedness, then, except to the extent the Indebtedness is expressly nonrecourse or any party's liability is expressly limited by written contract or applicable law, each person and entity obligated to repay the Indebtedness will be jointly and severally liable for the deficiency. Nothing contained in this letter is intended to waive any default or event of default; waive any rights, remedies, or recourses available to Lender; or be an election of remedies resulting from any default that may exist with respect to the Loan Documents.

You may contact me directly regarding any questions that you may have, including the outstanding balance of the past due amounts on the Note as of any particular date.

Sincerely,

A handwritten signature in blue ink, appearing to read "Steven T. Holmes". The signature is fluid and cursive, with the first name "Steven" being the most prominent part.

Steven T. Holmes

cc: Joyce Lindauer (by email)
Larry Williams (by email)
Mike McGee (by email)

FILED FOR RECORD
KAUFMAN CO. TEXAS

NOTICE OF POSTPONEMENT OF FORECLOSURE SALE MAY 6 AM 9:27

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

LAURA A. HUGHES
COUNTY CLERK
BY: _____
 DEPUTY

Notice is hereby given that the foreclosure sale previously announced by Steven T. Holmes, acting as Substitute Trustee pursuant to the Commercial Construction Deed of Trust and Security Agreement dated on or about February 3, 2017 between Bhavi Hospitality, LLC, as Mortgagor, and First National Bank, Arcadia, Louisiana as Beneficiary, and recorded as Instrument No. 2017-0002886 on February 8, 2017 in the real property records of Kaufman County, Texas, for **May 6, 2025**, for the following described property has been *postponed*:

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

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

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

The foreclosure sale will be reset and again announced when a new sale is established.

Dated: May 5, 2025

/s/ Steven T. Holmes
Steven T. Holmes
CAVAZOS HENDRICKS POIROT, P.C.
900 Jackson Street, Suite 570
Dallas, TX 75202
Direct Dial: (214) 573-7305
Email: sholmes@chfirm.com