

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 9/23/2015	<b>Grantor(s)/Mortgagor(s):</b> A.C. LIGON AND SABRINA T. LIGON, HUSBAND AND WIFE
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR AMERICAN SOUTHWEST MORTGAGE CORP, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing, LLC
<b>Recorded in:</b> <b>Volume:</b> 4882 <b>Page:</b> 179 <b>Instrument No:</b> 2015-0018279	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> Nationstar Mortgage LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 8950 Cypress Waters Blvd., Coppell, TX 75019
<b>Date of Sale:</b> 6/3/2025	<b>Earliest Time Sale Will Begin:</b> 11am
<b>Place of Sale of Property:</b> 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 17, BLOCK 28, HEARTLAND TRACT A PHASE 3A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 37, MAP AND/OR 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.**

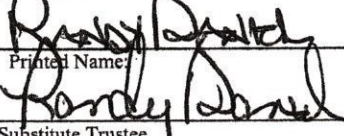
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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: 2/18/2025 \_\_\_\_\_



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

Dated: 2-20-25 \_\_\_\_\_



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

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

**MH File Number:** TX-24-104237-POS  
**Loan Type:** USDA Farm Loan

Vylla Solutions, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 25-33747

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2025 MAR 13 AM 9:57  
LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 10/8/2019, Wendy E Robinson-Hill a single person, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Scott Gesell, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Gateway Mortgage Group, a division of Gateway First Bank, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$199,356.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Gateway Mortgage Group, a division of Gateway First Bank, which Deed of Trust is Recorded on 10/10/2019 as Volume 2019-0025326, Book , Page , Loan Modification recorded on 06/30/2022 as Instrument No. 2022-0024907 in Kaufman County, Texas. Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit:

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

Commonly known as: **107 JOHNSON ST TERRELL, TX 75160**

**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, or Jay Jacobs, Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

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

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **6/3/2025 at 10:00 AM**, or no later than three (3) hours after such time, in **Kaufman** County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

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

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



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

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

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

WITNESS, my hand this 3/12/2025

WITNESS, my hand this 3/13/25

*vanessa portillo*

By: Vanessa Portillo, Trustee Sale Specialist  
Vylla Solutions, LLC as  
authorized agent for Mortgagee or Mortgage  
Servicer

1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

*Donna Stockman*

By: Substitute Trustee(s)  
Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian  
Hooper, Mike Jansta, Mike Hayward, Angela  
Anderson, or Jay Jacobs

C/O Vylla Solutions, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

## EXHIBIT A

BEING all that certain lot, tract or parcel of land located in the City of Terrell, Kaufman County, Texas and being all of Lot 3, Block 363, and all of Lot 5B, Block 364 of Johnson Addition as described in Deed to Robert Kyle Ramsey, Jr. recorded in Volume 1020, Page 103 of the Official Public Records, Kaufman County, Texas (OPRKCT). Said lot, tract or parcel of land being more particularly described as follows:

BEGINNING at a 1/2 inch iron rod found in the Southwest line of Johnson street, at the East corner of Lot 4, Block 363, and being the North corner of Lot 3, Block 363;

THENCE, South 45 degrees 29 minutes 04 seconds East, 50.00 feet along the Southwest line of Johnson street and being the Northeast line of Lot 3, to a 1/2 inch iron rod found at the North corner of Lot 2, Block 363, and being the East corner of Lot 3, Block 363;

THENCE, South 45 degrees 00 minutes 00 seconds West, 144.02 feet along the common line of Lot 2, Block 363, and Lot 3, Block 363, to a fence corner found in the Northeast line of Lot 5A, Block 364, at the South corner of Lot 3, Block 363;

THENCE, North 45 degrees 00 minutes 00 seconds West, 33.33 feet along the common line of Lot 5, Block 364, and Lot 3, Block 363, to a 1/2 inch iron rod found at the East corner of Lot 5B, Block 364;

THENCE, South 45 degrees 28 minutes 00 seconds West, 46.80 feet along the common line of Lot 5A, Block 364, and Lot 5B, Block 364, to a 1/2 inch iron rod found at the South corner of Lot 5B, Block 364;

THENCE, North 45 degrees 42 minutes 59 seconds West, 16.29 feet along the common line of Lot 5A, Block 364, and Lot 5B, Block 364 to a 1/2 inch iron rod found at the South corner of Lot 5C, Block 364, and being the West corner of Lot 5B, Block 364;

THENCE, North 45 degrees 00 minutes 00 seconds East (Reference Bearing), 190.60 feet along the common line of Lot 5B, Block 364, and Lot 5C, Block 364, passing the South corner of Lot 4, Block 363, and also being the West corner of Lot 3, Block 363 to the POINT OF BEGINNING and CONTAINING 0.18 acres of land more or less.

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

A

FILED FOR RECORD  
KAUFMAN CO TEXAS

2025 MAR 20 AM 8: 22

25-01004  
2925 MEADOWLANDS DR. HEARTLAND, TX 75126

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

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

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

LOT 9, BLOCK 10, HEARTLAND PHASE 16, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE FINAL PLAT THEREOF RECORDED IN CABINET 3, PAGE 626, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Security Instrument: Deed of Trust dated November 29, 2021 and recorded on December 8, 2021 at Instrument Number 2021-0050420 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: June 3, 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 BONNY W IGWE secures the repayment of a Note dated November 29, 2021 in the amount of \$259,217.00. 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.**



4837779

*Mary Company*

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

*Donna Stockman*

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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 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).

A

FILED FOR RECORD  
KAUFMAN CO TEXAS

2025 MAR 20 AM 8: 22

25-01082  
3936 CHESAPEAKE LANE, HEARTLAND, 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 43, Block 26, of HEARTLAND PHASE 17, an Addition to Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Sleeve 724, of the Plat Records of Kaufman County, Texas.

Security Instrument: Deed of Trust dated March 17, 2022 and recorded on March 17, 2022 at Instrument Number 2022-0010532 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: June 3, 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 DENNIS MEDINA AND STACEY J FEATHERSTON secures the repayment of a Note dated March 17, 2022 in the amount of \$373,117.00. 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.**



4838170

*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 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).

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

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2025 MAR 27 AM 8:59  
BY: LAURA A. HUGHES  
COUNTY CLERK

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

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

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

**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, or Jay Jacobs** , **Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

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

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **6/3/2025 at 10:00 AM**, or no later than three (3) hours after such time, in **Kaufman County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

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



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

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

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

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WITNESS, my hand this 3/26/2025

WITNESS, my hand this 3/27/25 \_\_\_\_\_

*vanessa portillo*

By: Vanessa Portillo, Trustee Sale Specialist  
Vylla Solutions, LLC as  
authorized agent for Mortgagee or Mortgage  
Servicer  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

*Donna Steckman*

By: Substitute Trustee(s) *Donna Steckman*  
Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian  
Hooper, Mike Jansta, Mike Hayward, Angela  
Anderson, or Jay Jacobs

C/O Vylla Solutions, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

Vylla Solutions, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 25-34142

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2025 MAR 27 AM 9:00  
LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 9/28/2021, Matthew Kyle Ruby and Kirsten Ruby, husband and wife, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Allan B. Polunsky, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Highland Homeloans, LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$376,214.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Highland Homeloans, LLC, which Deed of Trust is Recorded on 9/29/2021 as Volume 2021-0039932, Book 7238, Page 429, in Kaufman County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit:

**Lot 7, in Block C, of Clements Ranch 6, an addition in Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Slide 622, of the Map or Plat Records of Kaufman County, Texas.**

Commonly known as: **2127 HOBBY DR FORNEY, TX 75126**

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

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

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **6/3/2025 at 11:00 AM**, or no later than three (3) hours after such time, in Kaufman County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **At the commissioner's court of Kaufman county does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions.**

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



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

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

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

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

WITNESS, my hand this 3/25/2025

WITNESS, my hand this 3/27/25 \_\_\_\_\_

*Grecia Moreno*

By: Grecia Moreno, Trustee Sale Specialist  
Vylla Solutions, LLC as  
authorized agent for Mortgagee or Mortgage  
Servicer  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

*Donna Stockman*

By: Substitute Trustee(s)  
Angela Cooper, Brandy Bacon, Brenda Wiggs,  
David Stockman, Donna Stockman, Guy Wiggs,  
Jack Beckman, Jamie Dworsky, Janet Pinder,  
Michelle Schwartz  
C/O Vylla Solutions, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

FILED FOR RECORD  
KAUFMAN CO TEXAS

2025 MAR 27 10:00

**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 July 18, 2022 and recorded under Clerk's File No. 2022-0028825. in the real property records of KAUFMAN County Texas, with Starlet A Blaylock, an unmarried woman as her sole and separate property as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Efinity Financial Inc., DBA Efinity Mortgage, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Starlet A Blaylock, an unmarried woman as her sole and separate property securing payment of the indebtedness in the original principal amount of \$211,105.00 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 Starlet A Blaylock. CITIZENS BANK NA k/a RBS CITIZENS NA 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. Citizens Bank, N.A. a/k/a Citizens One Home Loans is acting as the Mortgage Servicer for the Mortgagee. Citizens Bank, N.A. a/k/a Citizens One Home Loans, is representing the Mortgagee, whose address is: PO BOX 2800, Glen Allen, VA 23058.

**Legal Description:**

**ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, SITUATED IN THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, BEING PART OF BLOCK 1 OF THE WARREN ADDITION TO THE CITY OF TERRELL AS RECORDED IN VOLUME 84, PAGE 38, DEED RECORDS, KAUFMAN COUNTY, TEXAS AND BEING KNOWN AS THAT TRACT OF LAND DESCRIBED IN DEED TO MICHAEL L. MAYHEW, RECORDED IN VOLUME 3946, PAGE 577, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:**

**SALE INFORMATION**

**Date of Sale: 06/03/2025**

**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 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 March 26, 2025.

/s/ Danya F. Gladney SBOT No. 24059786, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

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

C&M No. 44-25-00858

FILED FOR RECORD  
KAUFMAN CO TEXAS

2025 MAR 27 AM 10:00

**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 December 14, 2021 and recorded under Vol. 7378, Page 117, or Clerk's File No. 2021-0051579, in the real property records of KAUFMAN County Texas, with Brandon E Hurt and Christal A Bowens, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Paramount Residential Mortgage Group, Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Brandon E Hurt and Christal A Bowens, husband and wife securing payment of the indebtedness in the original principal amount of \$289,549.00 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 Brandon E Hurt. 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 44, BLOCK C, GEORGETOWN AT KINGS FORT, PHASE ONE, AN ADDITION TO THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 471, OF THE MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.**

**SALE INFORMATION**

**Date of Sale: 06/03/2025**

**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 ASAP, as Substitute Trustee.**

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

Executed on 03/25/2025.

/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. 44-25-00391

### NOTICE OF FORECLOSURE SALE

- Property:** The Property to be sold is described as follows:
- LOT 17, BLOCK 5, HEARTLAND TRACT A PHASE 1A, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 2, PAGE 705, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.
- Security Instrument:** Deed of Trust dated May 11, 2018 and recorded on May 16, 2018 as Instrument Number 2018-0011702 in the real property records of KAUFMAN County, Texas, which contains a power of sale.
- Sale Information:** June 03, 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 BRADLEY JOE REED AND EMELY LIZETT REED secures the repayment of a Note dated May 11, 2018 in the amount of \$178,703.00. CARRINGTON MORTGAGE SERVICES, LLC, whose address is c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, is the current mortgagee of the Deed of Trust and Note and Carrington Mortgage Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2025 APR -3 AM 6:24  
LAURA A. HUGHES  
COUNTY CLERK  
BY:  DEPUTY

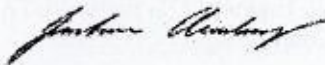


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Substitute Trustee(s): Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Jack Beckman, 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

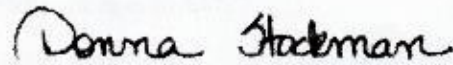
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**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.**



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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



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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, Donna Stockman, declare under penalty of perjury that on the 3 day of April, 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).

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Randy Daniel or Cindy Daniel or Jim O'Bryant  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

TS No TX07000201-24-4S

APN 00.0879.0037.0014.00.02.00 |  
214048 / 214048129

TO No 240464981-TX-RWI

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on November 21, 2023, RAVEN LYONS, A SINGLE WOMAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of TIFFANY HAND as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for AMERIDREAM MORTGAGE GROUP, LLC, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$412,294.00, payable to the order of Lakeview Loan Servicing, LLC as current Beneficiary, which Deed of Trust recorded on December 5, 2023 as Document No. 2023-0033671 in Book 8310, on Page 513 in Kaufman County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 00.0879.0037.0014.00.02.00 | 214048 / 214048129

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Randy Daniel or Cindy Daniel or Jim O'Bryant** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and **Lakeview Loan Servicing, LLC**, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 APR -3 PM 1:24  
LAURA A. HUGHES  
COUNTY CLERK  
BY: \_\_\_\_\_  
DEPUTY

TS No TX07000201-24-4S

APN 00.0879.0037.0014.00.02.00 |

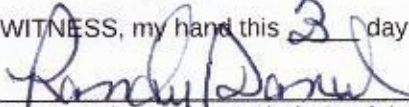
TO No 240464981-TX-RWI

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on <sup>214048 / 214048129</sup> **Tuesday, June 3, 2025 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.**

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

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 3 day of April 2025  
  
By: Randy Daniel or Cindy Daniel or Jim O'Bryant  
Substitute Trustee(s)

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

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.Xome.com](http://www.Xome.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Xome at 800-758-8052**

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

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

TS No TX07000201-24-4S

APN 00.0879.0037.0014.00.02.00 |

TO No 240464981-TX-RWI

214048 / 214048129

**EXHIBIT "A"**

LOT 14, BLOCK 37, DEVONSHIRE VILLAGE 13A, AN ADDITION TO THE CITY OF DALLAS ETJ, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 682, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE  
SERVICING (ALW)  
LEE, SHAWN  
1035 JOHNSON CITY AVENUE, FORNEY, TX 75126

FHA 491-9110683-703  
Firm File Number: 25-042495

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on March 28, 2008, SHAWN M. LEE, AN UNMARRIED MAN, as Grantor(s), executed a Deed of Trust conveying to DAVID BROWN, as Trustee, the Real Estate hereinafter described, to RYLAND MORTGAGE COMPANY in payment of a debt therein described. The Deed of Trust was filed in the real property records of KAUFMAN COUNTY, TX and is recorded under Clerk's File/Instrument Number 2008-00006534, 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, June 3, 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 F, TRAVIS RANCH, PHASE 3A, AN ADDITION TO KAUFMAN COUNTY, TEXAS,  
ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 613, PLAT RECORDS OF  
KAUFMAN COUNTY, TEXAS.

Property Address: 1035 JOHNSON CITY AVENUE  
FORNEY, TX 75126  
Mortgage Servicer: NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE SERVICING  
Mortgagee: BANK OF AMERICA N.A.  
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, Jamię Gworski  
Stockman Foreclosure Services Inc.  
1 Mauchly  
Irvine, CA 92618

FILED FOR RECORD  
KAUFMAN COUNTY TEXAS  
2025 APR -3 PM 1:17  
LAURA ALLEN  
CLERK  
COUNTY CLERK

WITNESS MY HAND this day March 31, 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 Bank of America N.A.

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

**NOTICE OF 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:** 02/22/2021  
**Grantor(s):** KATHIERNE RENE MCCRORFY A SINGLE WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR EFINITY FINANCIAL, INC. DBA EFINITY MORTGAGE, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$119,790.00  
**Recording Information:** Book 6847 Page 532 Instrument 2021-0006971 ; re-recorded under Book 6928 Page 378 Instrument 2021-0013555  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 19542 VALENTINE, KEMP, TX 75143-4942

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of June, 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, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com, Jack Beckman, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

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

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KAUFMAN CO TEXAS  
2025 APR -3 PM 1:17  
AUSA A. HUGHES  
COUNTY CLERK  
BUYER'S COPY

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

**Substitute Trustee(s):** Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com, Jack Beelman, 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 4/3/25 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"

LOTS 12 AND 13, BLOCK 4, REVISED PLAT OF VALENTINE SHORE LINE, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 1, PAGE 152, OF THE MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS  
VAL SHORELINE BLOCK 4 LOT 13

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

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 01/20/2023  
**Grantor(s):** HANNAH KATE REEVES AND DAVID NATHAN REEVES, WIFE AND HUSBAND  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LOWER, LLC DBA AMSW LENDING, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$459,513.00  
**Recording Information:** Book 7956 Page 204 Instrument 2023-0001772  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 1120 CANTERBURY 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:** U.S. Bank National Association  
**Mortgage Servicer:** U.S. Bank National Association  
**Current Beneficiary:** U.S. Bank National Association  
**Mortgage Servicer Address:** 2800 Tamarack Rd. Owensboro, KY 42301

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of June, 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  
BY: \_\_\_\_\_  
DEPUTY

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

**Substitute Trustees:** 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 11/30/05 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 4, BLOCK 31, DEVONSHIRE VILLAGE 9, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 532, OF THE MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

## 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: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE STATE OF TEXAS, COUNTY OF KAUFMAN AND LOCATED IN THE J. S. ABLES SURVEY, ABSTRACT NO. 3 AND IN THE CITY OF KEMP AND BEING THAT CALLED 7,338 SQUARE FOOT TRACT AS DESCRIBED IN THE DEED FROM PHILLIP R. BOW TO KRISTEN LEIGH BOW AND RECORDED IN VOLUME 1072, PAGE 4, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, THE TRACT HEREIN BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE 3/8-INCH IRON ROD FOUND AT THE INTERSECTION OF THE NORTHEAST LINE OF MCMASTERS STREET AND THE NORTHWEST RIGHT OF WAY LINE OF 9TH STREET (F. M. HIGHWAY NO. 1895) AND BEING A DISTANCE OF 50 FEET - NORTHWESTERLY OF THE CENTER OF SAID HIGHWAY FOR THE SOUTH CORNER OF THIS TRACT;

THENCE NORTH 22 DEGREES 49 MINUTES 30 SECONDS WEST ALONG THE NORTHEAST LINE OF SAID MCMASTERS STREET AND THE SOUTHWEST LINE OF SAID 7,338 SQUARE FOOT TRACT A DISTANCE OF 104.2 FEET TO A 3/8-INCH IRON ROD FOUND AT THE WEST CORNER OF SAID 7,338 SQUARE FOOT TRACT FOR THE WEST CORNER OF THIS TRACT;

THENCE NORTH 67 DEGREES 09 MINUTES 06 SECONDS EAST ALONG THE NORTHWEST LINE OF SAID 7,338 SQUARE FOOT TRACT A DISTANCE OF 69.06 FEET TO A 1/2-INCH IRON ROD FOUND AT THE NORTH CORNER OF SAID 7,338 SQUARE FOOT TRACT FOR THE NORTH CORNER OF THIS TRACT;

THENCE SOUTH 23 DEGREES 00 MINUTES EAST (REFERENCE BEARING) ALONG THE NORTHEAST LINE OF SAID 7,338 SQUARE FOOT TRACT AND THE SOUTHWEST LINE OF THE 6,604 SQUARE FOOT TO J. AND T. CONSTRUCTION IN VOLUME 1097, PAGE 951, REAL PROPERTY RECORDS OF SAID COUNTY A DISTANCE OF 105.75 FEET TO A 5/8-INCH IRON ROD FOUND AT THE EAST CORNER OF SAID 7,338 SQUARE FOOT TRACT AND IN THE NORTHWEST LINE OF SAID 9TH STREET FOR THE EAST CORNER OF THIS TRACT;

THENCE SOUTH 68 DEGREES 25 MINUTES WEST ALONG THE NORTHWEST LINE OF SAID 9TH STREET AND F. M. HIGHWAY NO. 1895 A DISTANCE OF 70.2 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.1687 ACRES OF LAND OR 7,350 SQUARE FEET OF LAND.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 04/14/2008 and recorded in Document 2008-00007995 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: 06/03/2025

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 THELMA L. JEDLICKA, provides that it secures the payment of the indebtedness in the original principal amount of \$62,505.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F is the current mortgagee of the note and deed of trust and CARRINGTON MORTGAGE SERVICES L.L.C. is mortgage servicer. A servicing agreement between the mortgagee, whose address is Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F c/o CARRINGTON MORTGAGE SERVICES L.L.C., 1600 South Douglas Road, Suite 200-A, Anaheim, CA 92806 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, L.L.C., located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

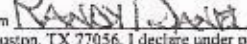
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**



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

For additional sale information visit: [www.xcme.com](http://www.xcme.com) or (844) 400-9663

### Certificate of Posting

I am  whose address is c/o AVT Title Services, L.L.C., 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 4-30-25 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.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 APR -3 PM 1:10  
BY: L. LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

## NOTICE OF FORECLOSURE SALE

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

- 1. Property to Be Sold.** The property to be sold is described as follows: BEING LOT 59 OF HIGHLAND PRAIRIE, PHASE III, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 467, PLAT RECORDS, KAUFMAN COUNTY, TEXAS
- 2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 07/29/2005 and recorded in Book 2696 Page 390 Document 06016636 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: 06/03/2025

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 DAVID H JOHNSON AND SONJA R KING, provides that it secures the payment of the indebtedness in the original principal amount of \$33,344.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Deutsche Bank National Trust Company as Trustee for the GSAMP Trust 2006-S1, Mortgage Pass-Through Certificates, Series 2006-S1 is the current mortgagee of the note and deed of trust and SELECT PORTFOLIO SERVICING, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is Deutsche Bank National Trust Company as Trustee for the GSAMP Trust 2006-S1, Mortgage Pass-Through Certificates, Series 2006-S1 c/o SELECT PORTFOLIO SERVICING, INC., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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

For additional sale information visit: [www.trwznlaw.com/tx-investors](http://www.trwznlaw.com/tx-investors)

Certificate of Posting

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230 Houston, TX 77056. I declare under penalty of perjury that on 4/30/25 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:

DEPILTY

LAURA A. HUGHES  
COUNTY CLERK

2025 APR -3 PM 1:09

FILED FOR RECORD  
KAUFMAN CO. TEXAS

A

K994  
Our Case Number: 24-05898-FC

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on June 6, 2022, LAURIE ROACHER JOINED HEREIN PRO FORMA BY ANTHONY ROACHER, executed a Deed of Trust/Security Instrument conveying to ALLAN B POLUNSKY, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR GUARANTEED RATE, INC ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 2022-0022369 , in Book 7666, at Page 574, 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, JUNE 3, 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: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, SITUATED IN THE COUNTY OF KAUFMAN AND STATE OF TEXAS, AND BEING KNOWN AS LOT 1 OF INGRAM RANCH ESTATES, AS PER REVISED PLAT FILED FOR RECORD IN THE OFFICE OF THE COUNTY CLERK OF KAUFMAN COUNTY, TEXAS, ON APRIL 11, 1972. UNDER CLERK'S FILE NO. 1947.

Property Address: 7938 FM 987, TERRELL, TX 75160  
Mortgage Servicer: NATIONSTAR  
Noteholder: LAKEVIEW LOAN SERVICING, LLC  
8950 CYPRESS WATERS BLVD., COPPELL, TX 75019

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

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 10 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, Marinosei Law Group PC

Substitute Trustee Address:  
Marinosei Law Group, P.C.  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Terry Waters, Bruce Miller, David Ray, Thomas Lester,  
Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua  
Sanders, Matthew Hansen, Angie Uselton, Aurora  
Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad  
Wallace, Jack Beckman, David Stockman, Donna  
Stockman, Michelle Schwartz, Janet Pinder, Brandy  
Bacon, Jamie Dworsky, Guy Wiggs  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2025 APR 10 AM 6:02  
LAURA A. HUGHES  
COUNTY CLERK  
BY: \_\_\_\_\_  
DEPUTY

~~161~~  
TS No TX05000025-25-1

APN 37792 ||  
00.3594.0002.0007.00.06.06

TO No 250157510-TX-RW

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on April 25, 2016, JULIA ZAMORA WHO ACQUIRED TITLE AS JULIA MARTINEZ AND GUILLERMO ZAMORA-GOMEZ, WIFE AND HUSBAND as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of SCOTT EVERETT as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for EVERETT FINANCIAL, INC, D/B/A SUPREME LENDING, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$99,400.00, payable to the order of FREEDOM MORTGAGE CORPORATION as current Beneficiary, which Deed of Trust recorded on May 2, 2016 as Document No. 2016-0007988 in Kaufman County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 37792 || 00.3594.0002.0007.00.06.06

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and **FREEDOM MORTGAGE CORPORATION**, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

TS No TX05000025-25-1

APN 37792 ||

TO No 250157510-TX-RWI

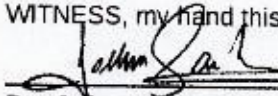
00 3594 0002 0007 00 06 06  
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, June 3, 2025 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142, or in the area designated by the Commissioner's Court.**

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

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 9th day of April, 2025.

  
By: Joshua Sanders, Substitute Trustee(s)

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

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.Auction.com](http://www.Auction.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Auction.com at 800.280.2832**

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

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

TS No TX05000025-25-1

APN 37792 ||  
00.3584.0002.0007.00.06.06

TO No 250157510-TX-RW

**EXHIBIT A**

LOT SEVEN (7), BLOCK B, STONEBRIAR WAY SUBDIVISION, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 168, PLAT RECORDS, KAUFMAN COUNTY, TEXAS

## 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 October 22, 2021 and recorded under Vol. 7283, Page 411, or Clerk's File No. 2021-0043681, in the real property records of KAUFMAN County Texas, with Bronzon Alexander Pichlik and Alicia Pichlik, husband and wife, as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Caliber Home Loans, Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Bronzon Alexander Pichlik and Alicia Pichlik, husband and wife, securing payment of the indebtedness in the original principal amount of \$346,606.00 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 Bronzon Alexander Pichlik. NewRez LLC d/b/a Shellpoint Mortgage Servicing 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. Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for the Mortgagee. Shellpoint Mortgage Servicing, is representing the Mortgagee, whose address is: 75 Beattie Place, Suite 300, Greenville, SC 29601.

#### Legal Description:

**BEING LOT 10 IN BLOCK S IN DIAMOND CREEK PHASE 2, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 663, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.**

### SALE INFORMATION

Date of Sale: 06/03/2025

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.



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

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.**

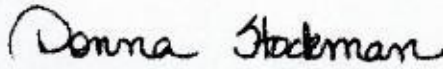
**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle 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 04/08/2025.

/s/ Nicole M. Bartee 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:



Printed Name: Donna Stockman

C&M No. 44-25-01028

2025 APR 10 PM 12: 21

4034 HEAVENLY WAY  
HEARTLAND, TX 75126

LAURA A. HUGHES  
COUNTY CLERK

00000010424257

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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: June 03, 2025

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

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

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

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 22, 2020 and recorded in Document INSTRUMENT NO. 2020-0029052 real property records of KAUFMAN County, Texas, with JESMON DEON HARRIS, A SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JESMON DEON HARRIS, A SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$235,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING 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. NEWREZ LLC d/b/a SHELLPOINT MORTGAGE SERVICING, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NEWREZ LLC d/b/a SHELLPOINT MORTGAGE SERVICING  
601 OFFICE CENTER DRIVE  
SUITE 100  
FORT WASHINGTON, PA 19034



**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 JEFF BENTON, KATHY ARRINGTON, JACK BECKMAN, MICHELLE SCHWARTZ, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON OR JAMIE DWORSKY whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, L.L.P, 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 4-10-25 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: 4-10-25

4034 HEAVENLY WAY  
HEARTLAND, TX 75126

0000010424257

0000010424257

KAUFMAN

**EXHIBIT "A"**

BEING LOT 36, IN BLOCK 41, OF HEARTLAND, TRACT A, PHASE 1B, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 20, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

2025 APR 10 PM 12:21

7391 COUNTY ROAD 3396  
KEMP, TX 75143

LAURA A. HUGHES  
COUNTY CLERK

00000010420560

BY: 

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

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

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

Date: June 03, 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 October 24, 2014 and recorded in Document INSTRUMENT NO. 2014-0018465 real property records of KAUFMAN County, Texas, with BRADLEY HENDERSON AND WIFE, MALLORIE FORMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by BRADLEY HENDERSON AND WIFE, MALLORIE FORMAN, securing the payment of the indebtednesses in the original principal amount of \$132,554.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. TRUIST 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. TRUIST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o TRUIST BANK  
1001 SEMMES AVENUE  
MAIL CODE RVW 3014  
RICHMOND, VA 23224



**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 JUDITH A. FRAPPIER, ROBERT FORSTER, JEFFREY FLEMING, OR LAUREN CHRISTOFFEL 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 4-10-25 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: 4-10-25

**EXHIBIT "A"**

BEGINNING AT A FOUND ½" IRON ROD WITH CAP IN THE SOUTHERLY R.O.W. LINE OF COUNTY ROAD 3396 (A/K/A F.M. 3396, A 100' PUBLIC R.O.W.) FOR THE NORTHEAST CORNER OF THE HEREIN DESCRIBED TRACT, THE NORTHEAST CORNER OF SAID 4.121 ACRE TRACT, THE NORTHEAST CORNER OF SAID 73.57 ACRE TRACT, THE NORTHWEST CORNER OF A TRACT CONVEYED TO MARION DANIEL SHARP, ET UX IN VOL. 644, PG. 168, DEED RECORDS OF KAUFMAN COUNTY, TEXAS;

THENCE ALONG AND WITH THE WESTERLY BOUNDARY OF SAID SHARP TRACT, SOUTH 00°28'57" EAST, A DISTANCE OF 412.80 FEET (CALLED SOUTH 01°14'55" WEST, A DISTANCE OF 411.57 FEET) TO A FOUND ½" IRON ROD FOR THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED TRACT, THE SOUTHEAST CORNER OF SAID 4.121 ACRE TRACT, THE MOST EASTERLY NORTHEAST CORNER OF A TRACT KNOWN AS THE REMAINING PORTION OF A CALLED 73.57 ACRE TRACT AS CONVEYED TO RANDY POULTER IN VOL. 4410, PG. 495, DEED RECORDS OF KAUFMAN COUNTY, TEXAS;

THENCE ALONG AND WITH THE COMMON BOUNDARY OF THE HEREIN DESCRIBED TRACT AND SAID POULTER TRACT, THE FOLLOWING COURSES AND DISTANCES:

SOUTH 89°40'47" WEST, A DISTANCE OF 242.44 FEET (CALLED NORTH 88°53'11" WEST, A DISTANCE OF 242.48 FEET) TO A FOUND ½" IRON ROD WITH CAP FOR THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED TRACT, AN ANGLE POINT OF SAID POULTER TRACT;

THENCE NORTH 00°32'02" WEST, A DISTANCE OF 149.92 FEET (CALLED NORTH 01°14'55" EAST, A DISTANCE OF 150.00 FEET) TO A FOUND ½" IRON ROD WITH CAP FOR THE NORTHEAST CORNER OF SAID POULTER TRACT, THE SOUTHEAST CORNER OF A CALLED 1.811 ACRE TRACT AS CONVEYED TO DAVID PROKOP AND LEAH PROKOP IN INSTRUMENT NO. 2013-0021646, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS;

THENCE ALONG AND WITH THE EASTERLY BOUNDARY LINE OF SAID PROKOP TRACT, NORTH 01°48'28" WEST, A DISTANCE OF 261.66 FEET (CALLED NORTH 00°06'46" WEST, A DISTANCE OF 261.63 FEET) TO A FOUND ½" IRON ROD WITH CAP IN THE SOUTHERLY R.O.W. LINE OF SAID C.R. 3396 FOR THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT, THE NORTHEAST CORNER OF SAID PROKOP TRACT;

THENCE ALONG AND WITH SAID R.O.W., NORTH 89°22'38" EAST, A DISTANCE OF 248.63 FEET (CALLED SOUTH 88°53'11" EAST) TO THE POINT OF BEGINNING AND CONTAINING 2.31 ACRES, MORE OR LESS

## NOTICE OF FORECLOSURE SALE

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

1. **Property to Be Sold.** The property to be sold is described as follows: BEING LOT 50 OF HIGHLAND PRAIRIE, PHASE III, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 467, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 07/29/2005 and recorded in Book 2696 Page 381 Document 00016633 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: 06/03/2025

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 DAVID H. JOHNSON AND SONJA R. KING, provides that it secures the payment of the indebtedness in the original principal amount of \$135,276.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF SHOREBREAK NPL TRUST is the current mortgagee of the note and deed of trust and SELECT PORTFOLIO SERVICING, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF SHOREBREAK NPL TRUST c/o SELECT PORTFOLIO SERVICING, INC., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119 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, L.L.C., located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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

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

For additional sale information visit: [www.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

### Certificate of Posting

I am Brandon Wolf whose address is c/o AVT Title Services, L.L.C. 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 4/20/25 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

FILED FOR RECORD  
KAUFMAN CO., TEXAS  
2025 APR 10 PM 1:34

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 2/8/2022	<b>Grantor(s)/Mortgagor(s):</b> ERIC MATTHEW GUSA, AN UNMARRIED MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR PULTE MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing, LLC
<b>Recorded In:</b> Volume: N/A Page: N/A Instrument No: 2022-0005665	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Fountain Plaza, Buffalo, NY 14203
<b>Date of Sale:</b> 6/3/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 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.	

**Legal Description:** LOT 32, BLOCK F, OF TRAVIS RANCH PHASE 21, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 3, SLEEVE 715, 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, 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: 4/9/2025



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for M&T Bank

Dated: 4/9/25



Printed Name: Randy Daniel

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

BY:   
LAVRA A. HUGHES  
COUNTY CLERK  
FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 APR 10 PM 1:37

MH File Number: TX-25-108188-POS  
Loan Type: VA

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 5/16/2024	<b>Grantor(s)/Mortgagor(s):</b> NORMAN EDWARD PITTS JR, UNMARRIED MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUARANTEED RATE, INC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> PENNYMAC LOAN SERVICES, LLC
<b>Recorded in:</b> <b>Volume:</b> 8511 <b>Page:</b> 189 <b>Instrument No:</b> 2024-0015214	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
<b>Date of Sale:</b> 6/3/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, 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.	

**Legal Description:** LOT 32, BLOCK L, OF TRAVIS RANCH PHASE 2K, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 4, SLEEVE 78, 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, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs, 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.

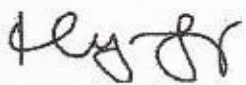
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

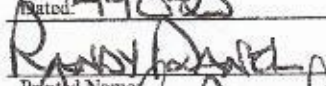
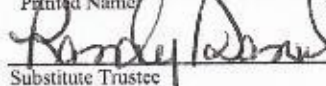
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**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: 4/9/2025



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

Dated: 4-10-25  
  
 Printed Name: Randy Daniel  
  
 Substitute Trustee  
 c/o Xome  
 1255 West 15th Street, Suite 1060  
 Plano, TX 75075

**MH File Number:** TX-25-108310-POS  
**Loan Type:** FHA

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 APR 10 PM 1:37  
BY: LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

## NOTICE OF FORECLOSURE SALE

- Property:** The Property to be sold is described as follows:  
  
LOT 30, BLOCK T, DEVONSHIRE PHASE 2B, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET 3, PAGE 291, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.
- Security Instrument:** Deed of Trust dated June 11, 2021 and recorded on June 15, 2021 as Instrument Number 2021-0023618 in the real property records of KAUFMAN County, Texas, which contains a power of sale.
- Sale Information:** June 03, 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 CORNELIUS EILAND AND JESSICA EILAND secures the repayment of a Note dated June 11, 2021 in the amount of \$427,155.00. CARRINGTON MORTGAGE SERVICES, LLC, whose address is c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, is the current mortgagee of the Deed of Trust and Note and Carrington Mortgage Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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

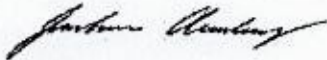


4840430

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

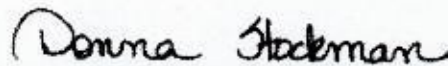
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**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



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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, Donna Stockman, declare under penalty of perjury that on the 15th day of April, 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 APR 17 AM 7:49

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

T.S. #: 2025-13994-TX

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

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

Date: **6/3/2025**  
Time: **The earliest time the sale will begin is 10:00 AM**, or within three (3) hours after that time.  
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE

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

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

LOT 17, BLOCK "AB", 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.

Commonly known as: 2160 OCELOT ST CRANDALL, TX 75114

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 2/24/2023 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 2/28/2023 under County Clerk's File No 2023-0005151, in Book 7992 and Page 477 of the Real Property Records of Kaufman County, Texas.

Grantor(s):	DEVALON MYRELL CRUTCHFIELD, AN UNMARRIED MAN, AND ASHLIE DENISE EVANS, AN UNMARRIED WOMAN
Original Trustee:	ANGELA R HERNANDEZ
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI MORTGAGE COMPANY, LTD., its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

T.S. #: 2025-13994-TX

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$299,170.00, executed by DEVALON MYRELL CRUTCHFIELD, AN UNMARRIED MAN, AND ASHLIE DENISE EVANS, AN UNMARRIED WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI MORTGAGE COMPANY, LTD., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

**Freedom Mortgage Corporation**  
11988 EXIT 5 PKWY BLDG 4  
FISHERS IN 46037-7939  
Phone: (855) 690-5900

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

T.S. #: 2025-13994-TX

Dated: 4/17/25

Nestor Solutions, LLC, Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulse, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs

*Donna Stockman*

---

c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

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

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

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648

NOTICE OF ASSESSMENT LIEN SALE

2025 APR 22 AM 9:56

STATE OF TEXAS            §  
  §  
COUNTY OF KAUFMAN    §

LAURA A. HUGHES  
COUNTY CLERK

BY: 

WHEREAS, the property herein described is subject to the Declaration of Covenants, Conditions and Restrictions for Travis Ranch, filed on January 4, 2005, as Instrument No. 00028654, of the Official Public Records of Kaufman County, Texas, (including any amendments thereof or supplements thereto is hereinafter referred to, collectively, as the “Declaration”). The Declaration provides for the payment of assessments secured by a lien on the Lot of the non-paying owner.

WHEREAS, Travis Ranch Property Owners Association, Inc. on June 8, 2022, August 12, 2022, and October 18, 2022, sent notice of default in payment of assessments to **CHAD R. CONING, a single man**, being the reputed owner or current owner of said real property; and

WHEREAS, the said **CHAD R. CONING, a single man**, has continued to default in the payment of their indebtedness to Travis Ranch Property Owners Association, Inc. and the same is now wholly due, and Travis Ranch Property Owners Association, Inc., acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owner to Travis Ranch Property Owners Association, Inc.

**NOW, THEREFORE**, notice is hereby given that on Tuesday, the 3rd day of June, 2025, between 10:00 a.m. and 4:00 p.m., Travis Ranch Property Owners Association, Inc. will sell the herein described real estate (including any improvements thereon) at public auction at the front steps of the Kaufman County Justice Center, 1902 E. US Highway 175, Kaufman, Kaufman County, Texas, or as designated by the Kaufman County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 10:00 a.m., and the sale will take place not later than three (3) hours thereafter.

Said real estate is particularly described on Exhibit A attached hereto which is incorporated herein by reference for all purposes.

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: April 22, 2025.

TRAVIS RANCH PROPERTY OWNERS  
ASSOCIATION, INC.

By: *Kristen Pierce*  
Kristen Pierce  
Its: Attorney

STATE OF TEXAS           §  
  §  
COUNTY OF DALLAS     §

BEFORE ME, the undersigned Notary Public on this day personally appeared Kristen Pierce, Attorney for Travis Ranch Property Owners Association, Inc., known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, on April 22, 2025.



*Brenda Schlueter*  
Notary Public, State of Texas

**AFTER RECORDING, PLEASE RETURN TO:**

**Judd A. Austin, Jr., Judd A. Austin, III, Vinay B. Patel,  
Kristen Pierce, Parrish S. Nicholls, and Claudia Zissman-Monzon  
Henry Oddo Austin & Fletcher, P.C.  
1717 Main Street, Suite 4600  
Dallas, Texas 75201**

**EXHIBIT "A"**

**Lot 3, Block G, TRAVIS RANCH, PHASE 2A, an Addition to Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 612, Plat Records, Kaufman County, Texas, (the "Property").**

**NOTICE OF ASSESSMENT LIEN SALE**

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 APR 22 AM 9:57

LAURA A. HUGHES  
COUNTY CLERK

BY: 

STATE OF TEXAS                   §  
  §  
COUNTY OF KAUFMAN           §

WHEREAS, the property herein described is subject to the Amended and Restated Declaration of Covenants, Conditions and Restrictions for Windmill Farms, filed of record on April 16, 2014, as Instrument No. 2014-0006193, of the Official Public Records of Kaufman County, Texas, (including any amendments thereof or supplements thereto is hereinafter referred to, collectively, as the "Declaration"). The Declaration provides for the payment of assessments secured by a lien on the Lot of the non-paying owner.

WHEREAS, Windmill Farms Association, Inc. on October 12, 2022, March 17, 2023, and April 24, 2024, sent notice of default in payment of assessments to **CAMERON D. WILLIAMS a/k/a CAMERON WILLIAMS, single man**, being the reputed owner or current owner of said real property; and

WHEREAS, the said **CAMERON D. WILLIAMS a/k/a CAMERON WILLIAMS, single man**, has continued to default in the payment of their indebtedness to Windmill Farms Association, Inc. and the same is now wholly due, and Windmill Farms Association, Inc., acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owner to Windmill Farms Association, Inc.

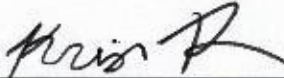
**NOW, THEREFORE**, notice is hereby given that on Tuesday, the 3rd day of June, 2025, between 10:00 a.m. and 4:00 p.m., Windmill Farms Association, Inc. will sell the herein described real estate (including any improvements thereon) at public auction at the front steps of the Kaufman County Justice Center, 1902 E. US Highway 175, Kaufman, Kaufman County, Texas, or as designated by the Kaufman County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 10:00 a.m., and the sale will take place not later than three (3) hours thereafter.

Said real estate is particularly described on Exhibit A attached hereto which is incorporated herein by reference for all purposes.

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: April 22, 2025.

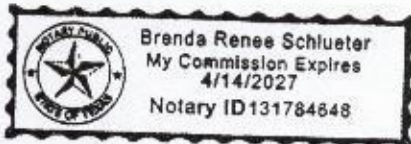
WINDMILL FARMS ASSOCIATION,  
INC.

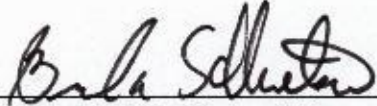
By:   
Kristen Pierce  
Its: Attorney

STATE OF TEXAS           §  
  §  
COUNTY OF DALLAS     §

BEFORE ME, the undersigned Notary Public on this day personally appeared Kristen Pierce, Attorney for Windmill Farms Association, Inc., known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, on April 22, 2025.



  
Notary Public, State of Texas

**AFTER RECORDING, PLEASE RETURN TO:**

**Judd A. Austin, Jr., Judd A. Austin, III, Vinay B. Patel,  
Kristen Pierce, Parrish S. Nicholls, and Claudia Zissman-Monzon  
Henry Oddo Austin & Fletcher, P.C.  
1717 Main Street, Suite 4600  
Dallas, Texas 75201**

**EXHIBIT "A"**

**Lot Twenty (20), Block 1, HEATHER HOLLOW, WINDMILL FARMS, PHASE 3C-SECTION 1, a subdivision of Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 697 of the Plat Records of Kaufman County, Texas, (the "Property").**

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 9/9/2009	<b>Grantor(s)/Mortgagor(s):</b> WILLIAM R PRIVETT, AND SAMMIE L PEQUIGNOT-PRIVETT, HUSBAND AND WIFE
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR BANK OF AMERICA, N.A ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as trustee of Citigroup Mortgage Loan Trust 2022-A
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2009-00015409	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> Select Portfolio Servicing, Inc. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3217 S. Decker Lake Dr., Salt Lake City, UT 84119
<b>Date of Sale:</b> 6/3/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> 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:** BEING LOT 13, BLOCK D OF THE REPLAT OF PART OF WILSON TERRACE NO. 2, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 621, 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.

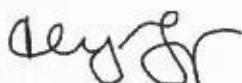
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

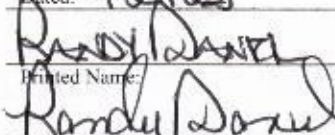
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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: 4/22/2025



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Select Portfolio Servicing, Inc.

Dated: 4/24/25



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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 APR 24 PM 12:28  
LAURA A. HUGHES  
COUNTY CLERK

**MH File Number:** TX-25-108682-POS  
**Loan Type:** Conventional Residential

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 12/2/2019	<b>Grantor(s)/Mortgagor(s):</b> WILLIAM WAYNE ROCH, AN UNMARRIED MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR SYNERGY ONE LENDING, INC. ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing, LLC
<b>Recorded in:</b> Volume: N/A Page: N/A Instrument No: 2019-0030386	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> LoanCare, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3637 Sentara Way, Virginia Beach, VA 23452
<b>Date of Sale:</b> 6/3/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> 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:** 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 Luma, 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 their 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.

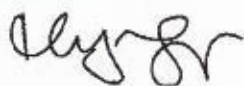
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

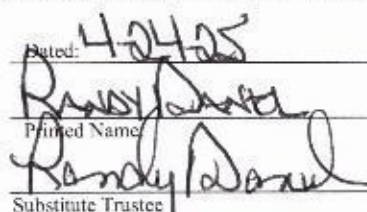
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(D): 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: 4/23/2025



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

Dated: 4/24/25  


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

BY:   
LAURA A. HUGHES  
COUNTY CLERK

2025 APR 24 PM 12:28

FILED FOR RECORD  
KAUFMAN CO. TEXAS

**MH File Number:** TX-24-105427-POS  
**Loan Type:** Conventional Residential

EXHIBIT "A"

BEING all of Lot 6 and a part of Lot 7, Block A of Pinsen Addition-Revised Second Installment, an addition in the City of Forney, Kaufman County, Texas according to the map thereof recorded in Cabinet 1, Page 27 of the Map Records of Kaufman County, Texas, being a tract of land conveyed to James McDaniel as recorded in Volume 3733, Page 485 of the Deed Records of Kaufman County, Texas and being more particularly described by metes and bounds as follows:

BEGINNING at a  $\frac{1}{8}$  inch iron rod found for corner, being the South corner of Lot 5-A of Re-subdivision of Lots 1-5, Block A, Lot 12, Block F and Lots 10-12, Block F, an addition in the City of Forney, Kaufman County, Texas according to the map thereof recorded in Cabinet 1, Envelope 121 of the Map Records of Kaufman County, Texas, being a point in the Northeast Right of Way line of Bowie Street (50 foot Right of Way), and being the West corner of said McDaniel tract;

THENCE North 45 degrees 15 minutes 55 seconds East (directional control), a distance of 127.31 feet to an "X" found for corner, being the East corner of Lot 5-A of said Re-subdivision of Lots 1-5, Block A, Lot 12, Block F and Lots 10-12, Block F, and being a point in the Southwest line of Southlake Estates, an addition in the City of Forney, Kaufman County, Texas according to the map thereof recorded in Cabinet 1, Page 209 of the Map Records of Kaufman County, Texas;

THENCE South 42 degrees 11 minutes 52 seconds East, a distance of 116.17 feet to an "X" set for corner, being the North corner of a tract of land conveyed to Kirk and Delia Gillispie as recorded in Volume 3685, Page 309 of the Deed Records of Kaufman County, Texas, and being a point in the Southwest line of said Southlake Estates;

THENCE South 47 degrees 04 minutes 29 seconds West, a distance of 120.25 feet to a  $\frac{1}{8}$  inch yellow-capped iron rod set for corner, being a point in the Northeast Right of Way of said Bowie Street, being the West corner of said Gillispie tract, and being in a curve to the left with a radius of 155.42 feet;

THENCE in a Northwesterly direction along said curve to the left with an arc length of 7.88 feet, a chord bearing of North 56 degrees 07 minutes 10 seconds West, a chord distance of 7.88 feet, a central angle of 02 degrees 54 minutes 22 seconds to a  $\frac{1}{8}$  inch yellow-capped iron rod set for corner, and being in a curve to the right with a radius of 123.02 feet;

THENCE in a Northeasterly direction along said curve to the right with an arc length of 31.91 feet, a chord bearing of North 50 degrees 08 minutes 30 seconds West, a chord distance of 31.82 feet, a central angle of 14 degrees 51 minutes 43 seconds to a  $\frac{1}{8}$  inch yellow-capped iron rod set for corner;

THENCE North 42 degrees 42 minutes 44 seconds West, a distance of 72.60 feet to the PLACE OF BEGINNING and containing 14.381 square feet or 0.3330 of an acre of land.

NOTICE OF FORECLOSURE SALE

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

1. Property to Be Sold. The property to be sold is described as follows: BEING LOT 19, BLOCK A OF KENNEDY HEIGHTS, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 136, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 03/17/2003 and recorded in Book 02174 Page 00161 Document 07167 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: 06/03/2025

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 GLORIA WILSON, provides that it secures the payment of the indebtedness in the original principal amount of \$88,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2003-NC9, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-NC9 is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2003-NC9, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-NC9 c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Order to Foreclose. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2003-NC9, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2003-NC9 obtained a Order from the 489th District Court of Kaufman County on 04/15/2025 under Cause No. 119882-489. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

7. 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.

[Handwritten signature]

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

For additional sale information visit: www.mwznlaw.com/tx-investors

Certificate of Posting

I am [Handwritten Signature] whose address is [Handwritten Signature] AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on [Handwritten Signature] 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: [Handwritten Signature]
LAURA A. HUGHES
COUNTY CLERK

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 APR 24 PM 12:30

## Notice of [Substitute] Trustee Sale

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

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

**Date:** 06/03/2025

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

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

**Property Address:** 1007 HOCKLEY LANE, 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 06/19/2006 and recorded 06/30/2006 in Book OR 2908 Page 451 Document 00014639, real property records of Kaufman County, Texas, with **MONICA FORE AND SPOUSE, ANTONIO FORE** grantor(s) and **OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION** as Lender, U.S. Bank National Association, as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-OPT1 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 Dood of Trust.

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **MONICA FORE AND SPOUSE, ANTONIO FORE**, securing the payment of the indebtedness in the original principal amount of \$148,900.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. U.S. Bank National Association, as Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2006-OPT1 is the current mortgagee of the note and deed of trust or contract lien.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 APR 24 PM 12:30  
LAURA A. HUGHES  
COUNTY CLERK  
OFFICIAL

TS No.: 2024-01016-TX  
24-000688-673

## 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 17, BLOCK D, OF TRAVIS RANCH, PHASE 3A, AN ADDITION IN KAUFMAN COUNTY, TEXAS  
ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 613, PLAT RECORDS OF  
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**

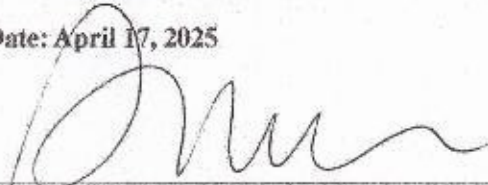
TS No.: 2024-01016-TX  
24-000688-673

## 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: April 17, 2025

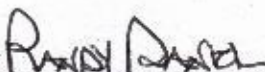


Sandra White – Attorney or Authorized Agent of  
The Mortgagee or Mortgage Servicer

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

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

**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 Dyer Certificate of Posting  
whose address is c/o AVT Title Services, L.L.C., 5177 Richmond Avenue, Suite 1230,  
Houston, TX 77056. I declare under penalty of perjury that on 4-24-25 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.

## Notice of [Substitute] Trustee Sale

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

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

**Date:** 06/03/2025

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

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

**Property Address:** 9560 Wildflower Lane, Kaufman, TX 75142

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

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

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

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **DOUGLAS K. SMITH, A SINGLE PERSON**, securing the payment of the indebtedness in the original principal amount of **\$259,785.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **The Bank of New York Mellon, f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, N.A. as Indenture Trustee for NovaStar Mortgage Funding Trust, Series 2006-1, NovaStar Home Equity Loan Asset-Backed Certificates, Series 2006-1** is the current mortgagee of the note and deed of trust or contract lien.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
APR 24 PM 12:30  
LAURA A. HUGHES  
COUNTY CLERK

## Notice of [Substitute] Trustee Sale

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

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

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

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

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

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

## Notice of [Substitute] Trustee Sale

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

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

Date: 04/16/2025



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.auction.com](http://www.auction.com) or (800) 280-2832

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


I am Randy Daniel whose address is c/o AVF Title Services, L.L.C. 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 4/16/25 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.

2025 APR 24 PM 12: 05

118 STONE DR  
FORNEY, TX 75126

LAURA A. HUGHES 00000010435287  
COUNTY CLERK

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

BY: 

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

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

Date: June 03, 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 August 16, 2007 and recorded in Document INSTRUMENT NO. 2007-00020476; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS CLERK'S FILE NO. 2016-0014905 AND 2020-0006507 real property records of KAUFMAN County, Texas, with RICHARD D FARQUHAR III, AND AMBER L FARQUHAR, 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 RICHARD D FARQUHAR III, AND AMBER L FARQUHAR, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$205,772.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. M&T 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. M & T BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o M & T BANK  
1 FOUNTAIN PLAZA  
DEFAULT SERVICING, 6TH FLOOR  
BUFFALO, NY 14203



**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, L.L.P, 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 4-24-25 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: 4-24-25

118 STONE DR  
FORNEY, TX 75126

00000010435287

00000010435287

KAUFMAN

**EXHIBIT "A"**

BEING LOT 6, IN BLOCK J, OF SKYLINE ESTATES PHASE III, AN ADDITION TO CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN CABINET 2, ENVELOPE 611, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 07/25/2023  
**Grantor(s):** EMILY CHI OF SMITH, UNMARRIED WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR EVERETT FINANCIAL, INC. DBA SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$196,377.00  
**Recording Information:** Book 8167 Page 385 Instrument 2023-0020772 ; re-recorded under Book 8726 Page 17 Instrument 2024-0033718  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 612 N ADELAIDE ST, TERRELL, TX 75160

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of June, 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 24 PM 12: 28  
BY:  LAURA A. HUGHES  
COUNTY CLERK

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 4/21/05 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

**Exhibit "A"**

BEING A TRACT OF LAND SITUATED IN THE WILLIAM W. RAYEL 320 ACRE SURVEY SECTION 19, ABSTRACT NO. 418, KAUFMAN COUNTY, TEXAS, AND BEING A PORTION OF BLOCK 347, REVISED MAP OF TERRELL, IN KAUFMAN COUNTY, TEXAS, SAME BEING THAT TRACT OF LAND CONVEYED TO S&L SQUARED HOME DESIGN, LLC, BY DEED RECORDED IN VOLUME 5791, PAGE 42, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:  
BEGINNING AT A 1/2 INCH IRON ROD SET WITH YELLOW PLASTIC CAP STAMPED "CBG SURVEYING" FOR CORNER, SAID CORNER BEING THE NORTHWEST CORNER OF THAT TRACT OF LAND CONVEYED TO BOBBY LEE SPEARS, BY DEED RECORDED IN VOLUME 4239, PAGE 513, DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND LYING ALONG THE EAST LINE OF N. ADELAIDE STREET (PUBLIC RIGHT-OF-WAY);  
THENCE NORTH 07 DEGREES 08 MINUTES 01 SECONDS EAST, ALONG THE EAST LINE OF SAID N. ADELAIDE STREET, A DISTANCE OF 60.00 FEET TO AN "X" SET FOR CORNER, SAID CORNER BEING THE SOUTHWEST CORNER OF SAID LERNEY J. LAPOINT AND WIFE, FRANCES J. LAPOINT, BY DEED RECORDED IN VOLUME 579, PAGE 548, DEED RECORDS OF KAUFMAN COUNTY, TEXAS;  
THENCE SOUTH 82 DEGREES 51 MINUTES 59 SECONDS EAST, ALONG THE SOUTH LINE OF SAID LAPOINT TRACT, A DISTANCE OF 130.00 FEET TO A POINT FOR CORNER, SAID CORNER BEING THE NORTHWEST CORNER OF THAT TRACT OF LAND CONVEYED TO RICARDO HERNANDEZ, A MARRIED MAN, BY DEED RECORDED IN VOLUME 1384, PAGE 646, DEED RECORDS OF KAUFMAN COUNTY, TEXAS;  
THENCE SOUTH 07 DEGREES 08 MINUTES 01 SECONDS WEST, ALONG THE WEST LINE OF SAID HERNANDEZ TRACT, PASSING AT DISTANCE OF 30.06 FEET TO A 1/2 INCH IRON ROD SET ONLINE WITH YELLOW PLASTIC CAP STAMPED "CBG SURVEYING" FOR REFERENCE AND CONTINUING A TOTAL DISTANCE OF 60.00 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW PLASTIC CAP STAMPED "CBG SURVEYING" FOR CORNER, SAID CORNER BEING THE NORTHEAST CORNER OF SAID SPEARS TRACT;  
THENCE NORTH 82 DEGREES 51 MINUTES 59 SECONDS WEST, ALONG THE NORTH LINE OF SAID SPEARS TRACT, A DISTANCE OF 130.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 7,800 SQUARE FEET OR 0.18 ACRES OF LAND.

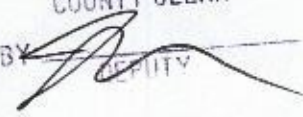
**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

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FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 APR 24 PM 3:20

LAURA A. HUGHES  
COUNTY CLERK

BY  DEPUTY

# NOTICE OF SUBSTITUTE TRUSTEE'S SALE

R1147  
T.S. #: 2025-14261-TX

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

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

Date: 6/3/2025  
Time: The earliest time the sale will begin is 10:00 AM , or within three (3) hours after that time.  
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE

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

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

Lot 20, Block N, of TRAVIS RANCH PHASE 2K, a subdivision in Kaufman County, Texas, according to the map or plat thereof as recorded in Cabinet 4, Sleeve 78, Plat Records, Kaufman County, Texas.

Commonly known as: 2109 BERMAN DRIVE FORNEY, TX 75126

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 5/18/2023 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 5/22/2023 under County Clerk's File No 2023-0013843, in Book 8090 and Page 578 of the Real Property Records of Kaufman County, Texas.

Grantor(s): EDWARD FIELDS, SINGLE MAN  
Original Trustee: MALCOLM D. GIBSON  
Substitute Trustee: Nestor Solutions, LLC, Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for GOLD STAR MORTGAGE FINANCIAL GROUP, CORPORATION, its successors and assigns  
Current Mortgagee: Freedom Mortgage Corporation

T.S. #: 2025-14261-TX

**Mortgage Servicer:** **Freedom Mortgage Corporation**

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$306,439.00, executed by EDWARD FIELDS, SINGLE MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for GOLD STAR MORTGAGE FINANCIAL GROUP, CORPORATION, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

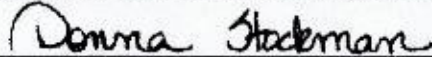
**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

T.S. #: 2025-14261-TX

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

Dated: 4/24/25

Nestor Solutions, LLC, Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs



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c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

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

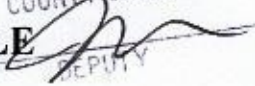
SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648

A

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 APR 24 PM 3:20

LAURA A. HUGHES  
COUNTY CLERK

BY  DEPUTY

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

R 1152

T.S. #: 2024-11281-TX

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

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

Date:	6/3/2025
Time:	The earliest time the sale will begin is 10:00 AM , or within three (3) hours after that time.
Place:	Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE

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

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

Lot 7, Block TT, Devonshire Village 2C, an Addition to Kaufman County, Texas, according to the map or plat thereof recorded in Volume 3, Page 383, Map and/or Plat Records, Kaufman County, Texas.

Commonly known as: 1813 HUNTSMAN WAY FORNEY, TX 75126

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 7/12/2022 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 7/14/2022 under County Clerk's File No 2022-0027206, in Book 7721 and Page 55 of the Real Property Records of Kaufman County, Texas.

Grantor(s):	Michael E Wigginton and Linda Wigginton, husband and wife
Original Trustee:	Scott Everett
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, Jay Jacobs
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Everett Financial, Inc. dba Supreme Lending, a Texas Corporation, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation

T.S. #: 2024-11281-TX

**Mortgage Servicer: Freedom Mortgage Corporation**

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$451,569.00, executed by Michael E Wigginton and Linda Wigginton, husband and wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Everett Financial, Inc. dba Supreme Lending, a Texas Corporation, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

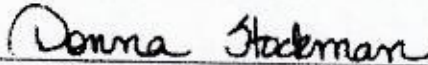
**Freedom Mortgage Corporation**  
11988 EXIT 5 PKWY BLDG 4  
FISHERS IN 46037-7939  
Phone: (855) 690-5900

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

T.S. #: 2024-11281-TX

Dated: 4/24/25

Nestor Solutions, LLC, Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Brian Hooper, Mike Jansta, Mike Hayward, Angela Anderson, Jay Jacobs



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c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

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

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

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE** 2025 APR 24 PM 3:22

Laura A. Hughes  
County Clerk

**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.: 118077-TX

Date: April 8, 2025

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: DON LEE TURNER AND NELSA MARIE GUERRERO, HUSBAND AND WIFE

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

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 5/4/2019, RECORDING INFORMATION: Recorded on 5/10/2019, as Instrument No. 2019-0010533 in Book 6007 Page 209

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 10, BLOCK C, OF DEVONSHIRE PHASE 1A, AN ADDITION TO THE CITY OF DALLAS EXTRA TERRITORIAL JURISDICTION, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN CABINET 3, PAGE 63 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS. SITUATE IN THE COUNTY OF KAUFMAN, STATE OF TEXAS

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 6/3/2025, 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.

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

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



Matter No.: 118077-TX

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE TERRY WATERS, BRUCE MILLER, DAVID RAY, THOMAS LESTER, ASHLEE LUNA, KINNEY LESTER, RAMIRO CUEVAS, 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

14

869 BEVERLY DR, TERRELL, TX, 75160

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 APR 24 PM 3: 22

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

LAURA A. HUGHES  
COUNTY CLERK

**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 June 03, 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).

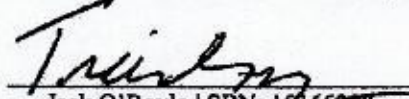
The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement, 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 23 day of April, 2025.

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC



~~Jack O'Boyle | SBN: 157165300~~

~~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

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 07/25/2023  
**Grantor(s):** EMILY CHLOE SMITH, UNMARRIED WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR EVERETT FINANCIAL, INC. DBA SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$196,377.00  
**Recording Information:** Book 8167 Page 385 Instrument 2023-0020772 : re-recorded under Book 8726 Page 17 Instrument 2024-0033718  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 612 NADELAIDE ST, TERRELL, TX 75160

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of June, 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.

BY:   
LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

2025 APR 24 PM 12: 27

FILED FOR RECORD  
KAUFMAN CO. TEXAS

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

**Substitute Trustee(s):** Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, 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 F. 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 4/22/15 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted in the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

Exhibit "A"

BEING A TRACT OF LAND SITUATED IN THE WILLIAM W. RAYEL 320 ACRE SURVEY SECTION 19, ABSTRACT NO. 418, KAUFMAN COUNTY, TEXAS, AND BEING A PORTION OF BLOCK 347, REVISED MAP OF TERRELL, IN KAUFMAN COUNTY, TEXAS, SAME BEING THAT TRACT OF LAND CONVEYED TO S&L SQUARED HOME DESIGN, LLC, BY DEED RECORDED IN VOLUME 5791, PAGE 42, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:  
BEGINNING AT A 1/2 INCH IRON ROD SET WITH YELLOW PLASTIC CAP STAMPED "CBG SURVEYING" FOR CORNER, SAID CORNER BEING THE NORTHWEST CORNER OF THAT TRACT OF LAND CONVEYED TO BOBBY LEE SPEARS, BY DEED RECORDED IN VOLUME 4239, PAGE 513, DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND LYING ALONG THE EAST LINE OF N. ADELAIDE STREET (PUBLIC RIGHT-OF-WAY); THENCE NORTH 07 DEGREES 08 MINUTES 01 SECONDS EAST, ALONG THE EAST LINE OF SAID N. ADELAIDE STREET, A DISTANCE OF 60.00 FEET TO AN "X" SET FOR CORNER, SAID CORNER BEING THE SOUTHWEST CORNER OF SAID LERNEY J. LAPOINT AND WIFE, FRANCES J. LAPOINT, BY DEED RECORDED IN VOLUME 579, PAGE 548, DEED RECORDS OF KAUFMAN COUNTY, TEXAS;  
THENCE SOUTH 82 DEGREES 51 MINUTES 59 SECONDS EAST, ALONG THE SOUTH LINE OF SAID LAPOINT TRACT, A DISTANCE OF 130.00 FEET TO A POINT FOR CORNER, SAID CORNER BEING THE NORTHWEST CORNER OF THAT TRACT OF LAND CONVEYED TO RICARDO HERNANDEZ, A MARRIED MAN, BY DEED RECORDED IN VOLUME 1384, PAGE 646, DEED RECORDS OF KAUFMAN COUNTY, TEXAS;  
THENCE SOUTH 07 DEGREES 08 MINUTES 01 SECONDS WEST, ALONG THE WEST LINE OF SAID HERNANDEZ TRACT, PASSING AT DISTANCE OF 30.06 FEET TO A 1/2 INCH IRON ROD SET ONLINE WITH YELLOW PLASTIC CAP STAMPED "CBG SURVEYING" FOR REFERENCE AND CONTINUING A TOTAL DISTANCE OF 60.00 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW PLASTIC CAP STAMPED "CBG SURVEYING" FOR CORNER, SAID CORNER BEING THE NORTHEAST CORNER OF SAID SPEARS TRACT;  
THENCE NORTH 82 DEGREES 51 MINUTES 59 SECONDS WEST, ALONG THE NORTH LINE OF SAID SPEARS TRACT, A DISTANCE OF 130.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 7,800 SQUARE FEET OR 0.18 ACRES OF LAND.

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

 ORIGINAL

Notice of Substitute Trustee's Sale

FILED FOR RECORD  
KAUFMAN CO TEXAS

2025 APR 25 PM 1:56

Date: April 24, 2025

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

Mailing: P.O. Box 717  
Waxahachie, Ellis County, Texas 75168

Physical: 200 North Elm Street  
Waxahachie, Ellis County, Texas 75165

LAURA A HUGHES  
COUNTY CLERK

BY: 

Lender: Citizens National Bank of Texas

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

Deed of Trust:

Date: November 4, 2016

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

Recording information:

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

Property: See **Exhibit A** attached hereto and incorporated herein by reference, commonly known as 108 Lydia St., Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): June 3, 2025

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

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

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

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more separate and distinct lots, tracts, or parcels.

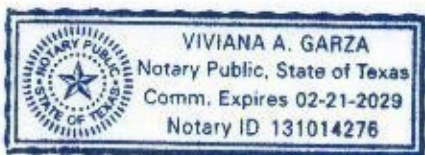
Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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

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

STATE OF TEXAS                   §  
  §  
COUNTY OF ELLIS               §

This instrument was acknowledged before me on April 24, 2025, by  
Brian Ford, Substitute Trustee.



  
\_\_\_\_\_  
Notary Public for the State of Texas

Exhibit A

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

**Notice of Substitute Trustee's Sale**

FILED FOR RECORD  
KAUFMAN CO TEXAS

2025 APR 25 PM 1:57

Date: April 24, 2025

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

Mailing: P.O. Box 717  
Waxahachic, Ellis County, Texas 75168  
Physical: 200 North Elm Street  
Waxahachie, Ellis County, Texas 75165

LAURA A. HUGHES  
COUNTY CLERK

BY: 

Lender: Citizens National Bank of Texas

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

Deed of Trust:

Date: August 27, 2018

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

Recording information:

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

Property: See **Exhibit A** attached hereto and incorporated herein by reference, commonly known as 212 Mineral Wells, Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): June 3, 2025

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

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

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

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more separate and distinct lots, tracts, or parcels.

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

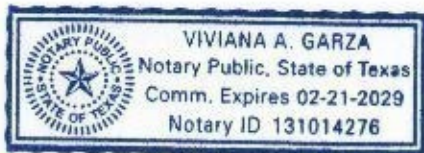
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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



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

STATE OF TEXAS                   §  
  §  
COUNTY OF ELLIS               §

This instrument was acknowledged before me on April 24, 2025, by  
Brian Ford, Substitute Trustee.



  
\_\_\_\_\_  
Notary Public for the State of Texas

**Exhibit A**

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



FILED FOR RECORD  
KAUFMAN CO TEXAS

Notice of Substitute Trustee's Sale

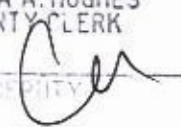
2025 APR 25 PM 1:57

Date: April 24, 2025

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

Mailing: P.O. Box 717  
Waxahachie, Ellis County, Texas 75168

Physical: 200 North Elm Street  
Waxahachie, Ellis County, Texas 75165

LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

Lender: Citizens National Bank of Texas

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

Deed of Trust:

Date: August 27, 2018

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

Recording information:

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

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

County: Kaufman County

Date of Sale (first Tuesday of month): June 3, 2025

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

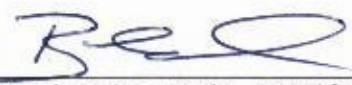
Place of Sale: Kaufman County Courthouse in the location designated by the Kaufman County Commissioners.

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

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more separate and distinct lots, tracts, or parcels.

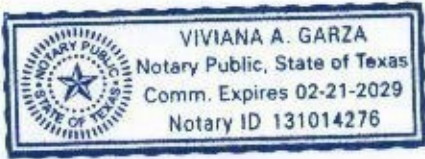
Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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

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

STATE OF TEXAS                   §  
   §  
COUNTY OF ELLIS               §

This instrument was acknowledged before me on April 24, 2025, by  
Brian Ford, Substitute Trustee.



  
\_\_\_\_\_  
Notary Public for the State of Texas

**Exhibit A**

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

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

THENCE at right angle 1061/2 feet;

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

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

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

 ORIGINAL

FILED FOR RECORD  
KAUFMAN CO TEXAS

2025 APR 25 PM 1:57

Notice of Substitute Trustee's Sale

Date: April 24, 2025

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

Mailing: P.O. Box 717  
Waxahachie, Ellis County, Texas 75168  
Physical: 200 North Elm Street  
Waxahachie, Ellis County, Texas 75165

LAURA A. HUGHES  
COUNTY CLERK

BY: 

Lender: Citizens National Bank of Texas

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

Deed of Trust:

Date: January 27, 2016

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

Recording information:

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

Property: See **Exhibit A** attached hereto and incorporated herein by reference, commonly known as 309 FM 148, Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): June 3, 2025

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

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

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

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more separate and distinct lots, tracts, or parcels.

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

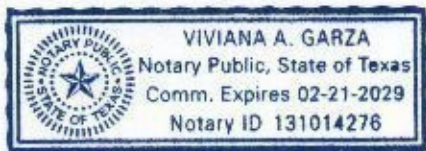
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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



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

STATE OF TEXAS                   §  
  §  
COUNTY OF ELLIS               §

This instrument was acknowledged before me on April 24, 2025, by Brian Ford, Substitute Trustee.



Notary Public for the State of Texas

### Exhibit A

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

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

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

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

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

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

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

Notice of Substitute Trustee's Sale

FILED FOR RECORD  
KAUFMAN CO TEXAS

2025 APR 25 PM 1:08

Date: April 24, 2025

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

Mailing: P.O. Box 717  
Waxahachie, Ellis County, Texas 75168  
Physical: 200 North Elm Street  
Waxahachie, Ellis County, Texas 75165

LAURA A. HUGHES  
COUNTY CLERK  
BY: 

Lender: Citizens National Bank of Texas

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

Deed of Trust:

Date: August 22, 2016

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

Recording information:

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

Property: See **Exhibit A** attached hereto and incorporated herein by reference, commonly known as 313 E McCoulskey St., Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): June 3, 2025

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

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

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

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more separate and distinct lots, tracts, or parcels.

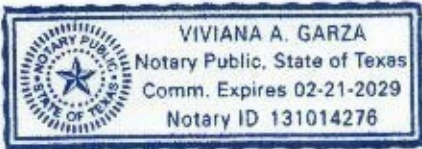
Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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

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

STATE OF TEXAS           §  
  §  
COUNTY OF ELLIS       §

This instrument was acknowledged before me on April 24, 2025, by Brian Ford, Substitute Trustee.



Viviana A. Garza  
Notary Public for the State of Texas

Exhibit A

**TRACT ONE:**

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

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

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

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

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

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

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

**TRACT TWO:**

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

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

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

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

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

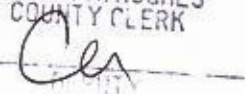
**THENCE** N 45 deg. 00 min. 00 sec. W., a distance of 75.00 feet to the point of beginning, and containing a computed area of 0.215 acres (9,375 sq. ft.) of land, more or less.

Notice of Substitute Trustee's Sale

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2025 APR 25 PM 1:08

Date: April 24, 2025

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

LAURA A. HUGHES  
COUNTY CLERK  
BY: 

Lender: Citizens National Bank of Texas

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

Deed of Trust:

Date: August 29, 2016

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

Recording information:

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

Property: See **Exhibit A** attached hereto and incorporated herein by reference, commonly known as 410 Roosevelt Ave., Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): June 3, 2025

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

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

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

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more separate and distinct lots, tracts, or parcels.

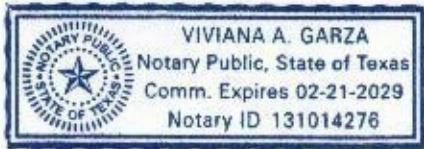
Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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

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

STATE OF TEXAS                   §  
  §  
COUNTY OF ELLIS               §

This instrument was acknowledged before me on April 24, 2025, by Brian Ford, Substitute Trustee.



Notary Public for the State of Texas

**Exhibit A**

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

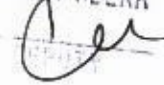
 ORIGINAL

Notice of Substitute Trustee's Sale

FILED FOR RECORD  
KAUFMAN CO TEXAS

2025 APR 25 PM 1:08

LAURA A. HUGHES  
COUNTY CLERK

BY: 

Date: April 24, 2025

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

Mailing: P.O. Box 717  
Waxahachie, Ellis County, Texas 75168

Physical: 200 North Elm Street  
Waxahachie, Ellis County, Texas 75165

Lender: Citizens National Bank of Texas

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

Deed of Trust:

Date: February 23, 2018

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

Recording information:

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

Property: See **Exhibit A** attached hereto and incorporated herein by reference, commonly known as 413 Bethlehem St., Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): June 3, 2025

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

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

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

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more separate and distinct lots, tracts, or parcels.

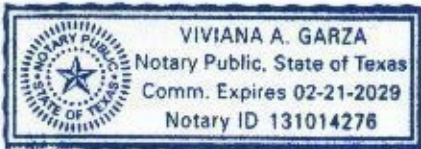
Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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

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

STATE OF TEXAS           §  
  §  
COUNTY OF ELLIS       §

This instrument was acknowledged before me on April 24, 2025, by Brian Ford, Substitute Trustee.



Viviana A. Garza  
Notary Public for the State of Texas

**Exhibit A**

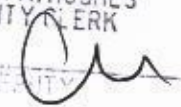
Lot 190, Block H, of Breezy Hill Addition, an addition to the City of Terrell, Kaufman County, Texas, according to the map thereof recorded in Volume 288, Page 551, of the Deed Records, of Kaufman County, Texas.

 ORIGINAL

Notice of Substitute Trustee's Sale

FILED FOR RECORD  
KAUFMAN CO TEXAS

2025 APR 25 PM 1:19

LAURA A. HUGHES  
COUNTY CLERK  
BY: 

Date: April 24, 2025

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

Lender: Citizens National Bank of Texas

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

Deed of Trust:

Date: January 27, 2016

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

Recording information:

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

Property: See **Exhibit A** attached hereto and incorporated herein by reference, commonly known as 506 Charles Lane, Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): June 3, 2025

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

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

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

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more separate and distinct lots, tracts, or parcels.

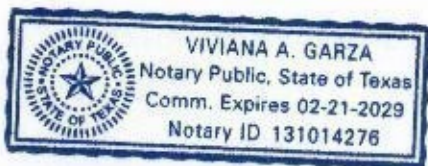
Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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

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

STATE OF TEXAS                   §  
  §  
COUNTY OF ELLIS               §

This instrument was acknowledged before me on April 24, 2025, by  
Brian Ford, Substitute Trustee.



  
\_\_\_\_\_  
Notary Public for the State of Texas


**Exhibit A**

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

Notice of Substitute Trustee's Sale

FILED FOR RECORD  
KAUFMAN CO TEXAS

2025 APR 25 PM 1:29

LAURA A. HUGHES  
COUNTY CLERK  
BY: 

Date: April 24, 2025  
Substitute Trustee: Brian Ford, Brian Burks, Jennifer Kosumsuriya, or Randy Blaine  
Mailing: P.O. Box 717  
Waxahachie, Ellis County, Texas 75168  
Physical: 200 North Elm Street  
Waxahachie, Ellis County, Texas 75165

Lender: Citizens National Bank of Texas

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

Deed of Trust:

Date: May 17, 2019  
Grantor: Jokat Realty LLC  
Lender: Citizens National Bank of Texas

Recording information:

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

Property: See **Exhibit A** attached hereto and incorporated herein by reference; commonly known as 606 W Newton, Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): June 3, 2025

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

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

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

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more separate and distinct lots, tracts, or parcels.

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

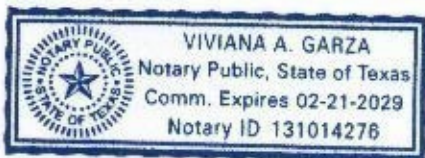
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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



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

STATE OF TEXAS                   §  
  §  
COUNTY OF ELLIS               §

This instrument was acknowledged before me on April 24, 2025, by  
Brian Ford, Substitute Trustee.



  
Notary Public for the State of Texas

Exhibit A

lot, tract or parcel of land situated in the City of Terrell, Kaufman County, Texas, and known and designated as Lot No. 3 in Block No. 14, Nelson Addition and part of Lot No. 4 in Block No. 14, Nelson Addition, according to Plat of said addition recorded in Vol. 137, Page 638, Deed Records of Kaufman County, Texas, and being more particularly described as follows, to-wit:

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

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

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

THENCE SW 114.6 feet to the place of beginning.

 ORIGINAL

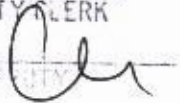
Notice of Substitute Trustee's Sale

FILED FOR RECORD  
KAUFMAN CO TEXAS

2025 APR 25 PM 1:29

Date: April 24, 2025

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

LAURA A. HUGHES  
COUNTY CLERK  
BY: 

Mailing: P.O. Box 717  
Waxahachie, Ellis County, Texas 75168  
Physical: 200 North Elm Street  
Waxahachie, Ellis County, Texas 75165

Lender: Citizens National Bank of Texas

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

Deed of Trust:

Date: February 23, 2018

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

Recording information:

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

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

County: Kaufman County

Date of Sale (first Tuesday of month): June 3, 2025

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

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

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

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more separate and distinct lots, tracts, or parcels.

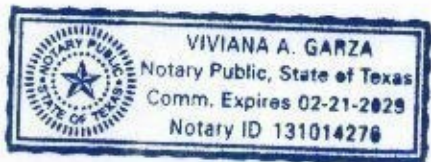
Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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

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

STATE OF TEXAS           §  
  §  
COUNTY OF ELLIS       §

This instrument was acknowledged before me on April 24, 2025, by Brian Ford, Substitute Trustee.



Notary Public for the State of Texas

**Exhibit A**

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

 ORIGINAL

Notice of Substitute Trustee's Sale

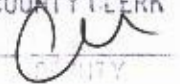
FILED FOR RECORD  
KAUFMAN CO TEXAS

2025 APR 25 PM 1:29

Date: April 24, 2025

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

Mailing: P.O. Box 717  
Waxahachie, Ellis County, Texas 75168  
Physical: 200 North Elm Street  
Waxahachie, Ellis County, Texas 75165

LAURA A. HUGHES  
COUNTY CLERK  
BY:   
COUNTY

Lender: Citizens National Bank of Texas

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

Deed of Trust:

Date: January 27, 2016

Grantor: Jokat Realty LLC

Lender: Citizens National Bank of Texas

Recording information:

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

Property: See **Exhibit A** attached hereto and incorporated herein by reference, commonly known as 8672 Karen Lane, Terrell, Texas.

County: Kaufman County

Date of Sale (first Tuesday of month): June 3, 2025

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

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

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

The Substitute Trustee reserves the right to sell the Property as a whole, or in two or more separate and distinct lots, tracts, or parcels.

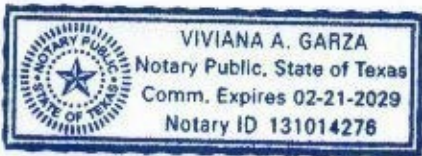
Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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

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

STATE OF TEXAS                   §  
  §  
COUNTY OF ELLIS               §

This instrument was acknowledged before me on April 24, 2025, by Brian Ford, Substitute Trustee.



Viviana A. Garza  
Notary Public for the State of Texas

**Exhibit A**

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

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

**NOTICE OF SALE**

**PURSUANT TO AUTHORITY** conferred upon the Trustee by that certain Deed of Trust dated February 23, 2024, executed by **ARNELIA GABRIELLE HILL MARTIN A/K/A ARNELIA G. HILL-MARTIN, AND CHRISTOPHER LAMARCUS MARTIN A/K/A CHRISTOPHER L. MARTIN, A MARRIED COUPLE**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21<sup>ST</sup> MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 2024-0005773, Official Public Records of Kaufman County, Texas, Mortgagee appoints K. Clifford Littlefield, Alexander J. Tiffany or Norma Jean Hesselstine, whose address is listed below, or Randy Daniel or Cindy Daniel or Jim O'Bryant, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, June 3, 2025**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Kaufman County Courthouse at the place designated by the Commissioner's Court for such sales in Kaufman County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at 10:00 o'clock a.m. or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2024 Palm Harbor Manufactured Home, Serial No. PHH320TX2430135ABC.

Assert and Protect Your Rights as a Member of the Armed Forces of the United States. If You Are or Your Spouse Is Serving on Active Military Duty, Including Active Military Duty as a Member of the Texas National Guard or the National Guard of Another State or as a Member of a Reserve Component of the Armed Forces of the United States, Please Send Written Notice of the Active Duty Military Service to the Sender of this Notice Immediately.

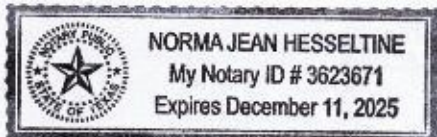
EXECUTED this 24 day of April, 2025.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 APR 28 PM 1:39  
LAWRA A. HUGHES  
COUNTY CLERK  
BY: 

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

THE STATE OF TEXAS §  
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 24 day of April, 2025, to certify which witness my hand and official seal.



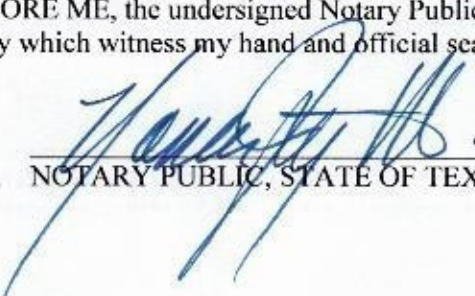
  
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

Being all of Lot 5E, of the LAZY OAK LAKE SUBDIVISION as recorded in Cabinet 1, Page 587, Kaufman County, Texas, of the Real Property Records of Terrell, Kaufman County, Texas.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 APR 30 AM 11:41

### Notice of Substitute Trustee Sale

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

T.S. #: 25-14303

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

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

Date: **6/3/2025**  
Time: The sale will begin no earlier than **10:00 AM** or no later than three hours thereafter.  
The sale will be completed by no later than **1:00 PM**  
Place: **Kaufman County Courthouse in Kaufman, Texas, at the following location:  
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**

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

**SEE ATTACHED EXHIBIT "A"**

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 5/8/2015 and is recorded in the office of the County Clerk of Kaufman County, Texas, under County Clerk's File No 2015-0008531, recorded on 5/12/2015, of the Real Property Records of Kaufman County, Texas.  
Property Address: 1415 FM 1389 N COMBINE Texas 75159

Trustor(s):	<b>DAMON MASSEY AND TERIN R SPARKS</b>	Original Beneficiary:	<b>MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MUSA FINANCIAL, LLC DBA MORTGAGES USA ITS SUCCESSORS AND ASSIGNS</b>
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Current Beneficiary:	<b>SERVBANK, SB</b>	Loan Servicer:	<b>Servbank</b>
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Current Substituted Trustees:	<b>Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Brandy Bacon, Jack Beckman, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Rick Snoke, Prestige Default Services, LLC</b>
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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.

T.S. #: 25-14303

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by DAMON MASSEY AND SPOUSE TERIN R SPARKS. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$206,097.00, executed by DAMON MASSEY AND SPOUSE TERIN R SPARKS, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MUSA FINANCIAL, LLC DBA MORTGAGES USA ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of DAMON MASSEY AND SPOUSE TERIN R SPARKS to DAMON MASSEY AND TERIN R SPARKS. SERVBANK, SB is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

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

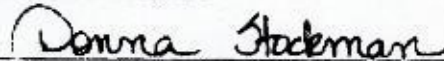
Questions concerning the sale may be directed to the undersigned or to the beneficiary:

**SERVBANK, SB**  
3138 E Elwood St  
Phoenix, AZ 85034  
(800) 272-3286

T.S. #: 25-14303

Dated: 4/30/25

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



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Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732  
Sale Line Information: (800) 793-6107  
Website: [www.auction.com](http://www.auction.com)

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department

T.S. #: 25-14303

TRACT ONE

EXHIBIT " A "

All that certain lot, tract or parcel of land, part of the P. Stockman Survey, Abstract No. 443, Kaufman County, Texas, part of that certain called 4.590 acre tract conveyed to Kevin L. Evans by Joe D. Wilson, et ux on October 29, 1998, recorded in Vol. 1388 page 105 of the Deed Records of Kaufman County, Texas and being more completely described as follows, to-wit:

BEGINNING at a 3/8" Iron rod set in the South line of the above mentioned 4.590 acre tract, in the North line of the Robert McFaul 3.052 acre tract, recorded in Vol. 1002 page 893 of the Deed Records of Kaufman County, Texas and being N 85 deg. 30 min. 30 sec. W-262.46 ft. from the Southeast corner of said 4.590 acre tract.

THENCE N 85 deg. 30 min. 30 sec. W, with the South line of said 4.590 acre tract, a distance of 154.60 ft. to a 3/8" Iron rod set for corner.

THENCE N 4 deg. 29 min. 30 sec. E, a distance of 413.23 ft. to a 3/8" Iron rod set in the Westerly North line of said 4.590 acre tract.

THENCE S 85 deg. 33 min. 50 sec. E, with the Westerly North line of said 4.590 acre tract, a distance of 177.83 ft. to a 3/8" Iron rod found at the Westerly Northeast corner of same and being at the Northwest corner of the Robert F. Tucker tract, recorded in Vol. 1024 page 345 of the Deed Records of Kaufman County, Texas.

THENCE S 5 deg. 37 min. 03 sec. W, with the Westerly East line of said 4.590 acre tract, a distance of 241.91 ft. to a 3/8" Iron rod found at an ell corner of same and being at the Southwest corner of said Tucker Tract.

THENCE S 10 deg. 27 min. 48 sec. W, a distance of 177.33 ft. to the point of beginning, containing 1.638 acres of land, of which 0.071 of an acre is within a 20.00 ft. access easement along the South line of the above described tract.

TRACT TWO ACCESS EASEMENT

All that certain lot, tract or parcel of land, part of the P. Stockman Survey, Abstract No. 443, Kaufman County, Texas, part of that certain called 4.590 acre tract conveyed to Kevin L. Evans by Joe D. Wilson, et ux on October 29, 1998, recorded in Vol. 1388 page 105 of the Deed Records of Kaufman County, Texas and being more completely described as follows, to-wit:

BEGINNING at a 3/8" Iron rod found at the Southeast corner of the above mentioned 4.590 acre tract, at the Northeast corner of the Robert McFaul 3.052 acre tract, recorded in Vol. 1002 page 893 of the Deed Records of Kaufman County, Texas and being in the West Right of Way line of Farm to Market Road No. 1389.

THENCE N 85 deg. 30 min. 30 sec. W, with the South line of said 4.590 acre tract, a distance of 417.06 ft. to a 3/8" Iron rod set for corner.

THENCE N 4 deg. 29 min. 30 sec. E, a distance of 20.00 ft. to a 3/8" Iron rod set for corner.

THENCE S 85 deg. 30 min. 30 sec. E, a distance of 415.17 ft. to a 3/8" Iron rod set in the Westerly East line of the above mentioned 4.590 acre tract and being in the West Right of Way line of Farm to Market Road No. 1339.

THENCE S 0 deg. 55 min. 23 sec. E, with said Right of Way line, a distance of 20.00 ft. to the point of beginning, containing 0.191 of an acre of land.

A

I111641  
25TX373-0227  
2420 WILDHAVEN RD, CRANDALL, TX 75114

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 APR 30 AM 11:41

**NOTICE OF FORECLOSURE SALE**

Laura A. Hughes  
County Clerk

BY:  DEPUTY

Property:

The Property to be sold is described as follows:

LOT 6, BLOCK "N", WILDCAT RANCH, PHASE 1B, AN ADDITION TO THE CITY OF CRANDALL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET M3, SLEEVE 657, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated October 22, 2021 and recorded on October 26, 2021 as Instrument Number 2021-0043844 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information:

June 03, 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 ERIKA G BARAJAS AND EVER MELCHOR secures the repayment of a Note dated October 22, 2021 in the amount of \$253,693.00. 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.

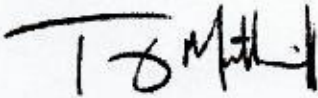
Substitute Trustee:

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.

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

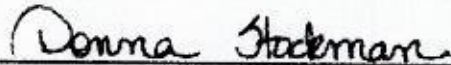
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**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.**



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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



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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, Donna Stockman, declare under penalty of perjury that on the 30 day of April, 2020 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

2025 APR 30 AM 11:41

# NOTICE OF SUBSTITUTE TRUSTEE'S SALE

LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

R 1236  
T.S. #: 2025-14447-TX

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

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

Date: 6/3/2025  
Time: The earliest time the sale will begin is 10:00 AM , or within three (3) hours after that time.  
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE

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

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

LOT 9, BLOCK 13, HEARTLAND, PARCEL 5, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN/UNDER CABINET 3, SLEEVE 209, OF THE MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Commonly known as: 4117 LEGEND TRAIL HEARTLAND, TX 75126

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 2/13/2015 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 2/17/2015 under County Clerk's File No 2015-0002691, in Book 4724 and Page 583 The subject Deed of Trust was modified by Loan Modification recorded as Instrument no. 2021-0005475 , in Book 6830 and Page 424 and recorded on 02/09/2021. of the Real Property Records of Kaufman County, Texas.

Grantor(s): RANDY E RAMIREZ AND MARICRUZ MIRELES, HUSBAND AND WIFE  
Original Trustee: Troy D. Phillips, P.C.  
Substitute Trustee: Nestor Solutions, LLC, Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Town Square Mortgage and Investments Inc. dba Town Square Financial, its successors and assigns

T.S. #: 2025-14447-TX

**Current Mortgagee:** Freedom Mortgage Corporation  
**Mortgage Servicer:** Freedom Mortgage Corporation

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$163,265.00, executed by RANDY E RAMIREZ AND MARICRUZ MIRELES, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Town Square Mortgage and Investments Inc. dba Town Square Financial, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

T.S. #: 2025-14447-TX

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

Dated: 4/30/25

Nestor Solutions, LLC, Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulse, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs



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c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

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

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

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648

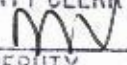
2025 APR 30 PM 2:52

## NOTICE OF TRUSTEE'S SALE

Oscar Glenn  
202 Avco Circle  
Mabank, TX 75147

LAURA A. HUGHES  
COUNTY CLERK

BY:

  
DEPUTY

*WHEREAS*, on the 1<sup>st</sup> day of March, 2016, OSCAR GLENN, executed a Deed of Trust conveying to LARRY TEAGUE, Trustee, P.O. Box 609, Mabank, Henderson County, Texas 75147, the real estate hereinafter described, to secure CHEYENNE SALES, INC., in the payment of a debt therein described, said Deed of Trust being recorded in Volume 7922, Page 62, in the DEED OF TRUST Records of Kaufman County, Texas;

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

*NOW, THEREFORE, NOTICE IS HEREBY GIVEN* that on Tuesday, the 3<sup>rd</sup> day of June, 2025 the foreclosure sale will be conducted in KAUFMAN County in the area of the courthouse designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code, as the place where foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 a.m. o'clock and must be concluded within three hours of such starting time. Said sale shall be to the highest bidder for cash.

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

LOT NO. ONE HUNDRED THIRTY FIVE (135) of NORTH PARK CENTER, SECTION V, a subdivision of Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 312, of the Plat Records of Kaufman County, Texas.

Signed this 25<sup>th</sup> day of April, 2025.

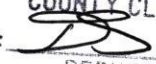
  
LARRY TEAGUE, Trustee

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 APR 30 PM 4:00

LAURA A. HUGHES  
COUNTY CLERK

BY:

  
DEPUTY

## NOTICE OF TRUSTEE'S SALE

**James Fuller and Carolyn Fuller**  
**309 Rickrod Dr.**  
**Mabank, TX 75147**

*WHEREAS*, on the 1<sup>st</sup> day of June, 2009, **JAMES FULLER and wife CAROLYN FULLER**, executed a Warranty Deed w/Vendor's Lien conveying to **LARRY TEAGUE**, Trustee, P.O. Box 609, Mabank, Henderson County, Texas 75147, the real estate hereinafter described, to secure **EMPIRE DEVELOPMENT COMPANY**, in the payment of a debt therein described, said Warranty Deed w/Vendor's Lien being recorded in Volume 3757, Page 555, in the Records of Kaufman County, Texas;

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

*NOW, THEREFORE, NOTICE IS HEREBY GIVEN* that on Tuesday, the 3<sup>rd</sup> day of June, 2025 the foreclosure sale will be conducted in **KAUFMAN** County in the area of the courthouse designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code, as the place where foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 a.m. o'clock and must be concluded within three hours of such starting time. Said sale shall be to the highest bidder for cash.

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

**LOT NO. FIFTY-NINE (59) of NORTH PARK CENTER, SECTION III, City of Mabank, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 233, of the Plat Records of Kaufman County, Texas.**

Signed this 24<sup>th</sup> day of April, 2025.

  
\_\_\_\_\_  
**LARRY TEAGUE, Trustee**

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 12/3/2014	<b>Grantor(s)/Mortgagor(s):</b> JENNIFER HENEXSON, AN UNMARRIED WOMAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR DHI MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Wells Fargo Bank, N.A.
<b>Recorded in:</b> Volume: OPR 4684 Page: 400 Instrument No: 2014-0020411	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
<b>Date of Sale:</b> 6/3/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> 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:** BEING LOT R, BLOCK N, OF THE TRAILS OF CHESTNUT MEADOW, PHASE 2, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 2, PAGE 493, 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 Uschon, 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 their 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.

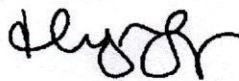
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

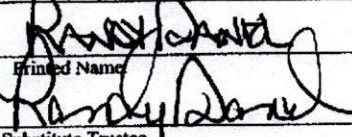
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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: 4/28/2025



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

Dated: 5/1/25



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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 MAY -1 AM 9:55  
BY: LAURA A. HUGHES  
COUNTY CLERK  
OFFICE

MH File Number: TX-25-109436-POS  
Loan Type: USDA Farm Loan

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 MAY -1 PM 2:59

25-005203

934 Fm 1389 South, Seagoville, TX 75159

LAURA A. HUGHES  
COUNTY CLERK

**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: 06/03/2025

Time: Between 10:00 AM – 1:00 PM and beginning not earlier than 10:00 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 September 24, 2018 and recorded in the real property records of Kaufman County, TX and is recorded under Clerk's Book 5821, Page 553, Instrument Number 2018-0024818, with Jason Frankum and Esther Frankum (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Aspire Financial, Inc. dba Texaslending.Com mortgage to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Jason Frankum and Esther Frankum, securing the payment of the indebtedness in the original amount of \$158,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** FIELD NOTES OF 1.00 ACRE OF LAND

BEING 1.00 ACRE OF LAND SITUATED IN THE N. ROBINS SURVEY, A-440, KAUFMAN COUNTY, TEXAS, AND BEING OUT OF THE EASTERN PART OF THAT CERTAIN 6 ACRES TRACT OF LAND DESCRIBED IN DEED FROM LEONA ELIZABETH GRIMES, ET AL, TO TROY GENE FRANKUM AND WIFE, PATRICIA ELIZABETH FRANKUM, RECORDED IN VOL. 578, PG. 707, OF THE DEED RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE CENTERLINE OF FARM TO MARKET ROAD 1389 (FM 1389), SAME BEING THE NORTHEAST LINE OF THE SAID ROBINS SURVEY, THE SOUTHWEST LINE OF THE E. CRANE SURVEY, A-77, AND THE NORTHEAST LINE OF THE SAID 6 ACRES TRACT FROM WHICH THE EASTERNMOST CORNER OF THE 6 ACRES TRACT BEARS S 45 DEG 00' 00" E, 25.00 FEET, AND A 3/8" STEEL REBAR SET FOR REFERENCE IN THE SOUTHWEST RIGHT-OF-WAY (ROW) LINE OF FM 1389 BEARS S 45 DEG 25' 55" W, 45.11 FEET,

THENCE: S 45 DEG 25' 55" W, ACROSS THE SAID 6 ACRES TRACT AND WITH THE NORTHWEST LINE OF A 25 FEET WIDE INGRESS/EGRESS EASEMENT, 259.83 FEET, TO A 3/8" STEEL REBAR SET FOR THE SOUTHERNMOST CORNER OF THIS TRACT,

THENCE: N 45 DEG 00' 00" W, ACROSS THE SAID 6 ACRES TRACT, 168.01 FEET, TO A 3/8" STEEL REBAR SET IN A FENCE LINE (RUNS SOUTHWEST TO NORTHEAST) FOR THE WESTERNMOST CORNER OF THIS TRACT,

THENCE: N 45 DEG 35'21" E, ACROSS THE SAID 6 ACRES TRACT AND GENERALLY ALONG THE SAID FENCE LINE, AT 213.98 FEET PASSING A 3/8" STEEL REBAR SET AT A FENCE CORNER POST FOR REFERENCE IN THE SAID SOUTHWEST ROW LINE OF FM 1389, AND CONTINUING FOR A TOTAL DISTANCE OF 259.83 FEET, TO A POINT IN THE SAID CENTERLINE OF FM 1389 FOR THE NORTHERNMOST CORNER OF THIS TRACT

THENCE: S 45 DEG 00' 00" E (BEARING BASIS PER SAID VOL, 578, PG. 707), WITH AND ALONG THE SAID CENTERLINE OF FM 1389, 167.30 FEET, TO THE POINT OF BEGINNING AND CONTAINING 1.00 ACRE OF LAND.

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

Wells Fargo Bank, N.A.  
11625 N Community House Rd  
Charlotte, NC 28277

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq. or Carson Emmons, Esq. or AWEST OR Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs whose address is 1320 Greenway Drive, Suite 300, Irving, TX 75038 OR AUCTION.COM OR Randy Daniel or Cindy Daniel or Jim O'Bryant, 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.**

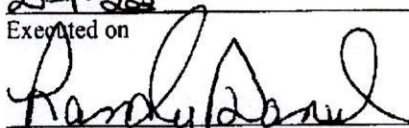
04/30/2025

Executed on

/s/Carson T. H. Emmons

James E. Albertelli, P.A.  
Kirk Schwartz, Esq.  
Carson Emmons, Esq.  
6565 N. MacArthur, Suite 470  
Irving, TX 75039

Executed on

5-1-25  
  
SUBSTITUTE TRUSTEE

Agency Sales & Posting  
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 AUCTION.COM OR Randy Daniel or Cindy Daniel or Jim O'Bryant  
1320 Greenway Drive, Suite 300  
Irving, TX 75038

**CERTIFICATE OF POSTING**

My name is Randy Daniel, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 5-1-25 I filed at the office of the Kaufman County Clerk and caused to be posted at the Kaufman County courthouse this notice of sale.

Declarant's Name: Randy Daniel

Date: 5-1-25

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 MAY -5 AM 9:49

LAURA A. HUGHES  
COUNTY CLERK

DEPUTY

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2024-09689-TX

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

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

Date: **6/3/2025**  
Time: **The earliest time the sale will begin is 10:00 AM**, or within three (3) hours after that time.  
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE

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

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

BEING LOT 55, BLOCK P, OF HEATHER HOLLOW WINDMILL FARMS PHASE 3C-SECTION 3, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 2, PAGE 695, OF THE PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

**Commonly known as:** 3235 CLEAR SPRINGS DR FORNEY, TX 75126

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust dated **10/4/2021** and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on **10/8/2021** under County Clerk's File No **2021-0041676**, in Book **7259** and Page **522** of the Real Property Records of Kaufman County, Texas.

**Grantor(s):** BRITTNEY SCATES, A SINGLE WOMAN  
**Original Trustee:** BLACK, MANN & GRAHAM, LLP  
**Substitute Trustee:** Nestor Solutions, LLC, Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for HOME POINT FINANCIAL CORPORATION, its successors and assigns  
**Current Mortgagee:** Freedom Mortgage Corporation

T.S. #: 2024-09689-TX

**Mortgage Servicer: Freedom Mortgage Corporation**

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$303,030.00, executed by BRITTNEY SCATES, A SINGLE WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for HOME POINT FINANCIAL CORPORATION, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

**Freedom Mortgage Corporation**  
11988 EXIT 5 PKWY BLDG 4  
FISHERS IN 46037-7939  
Phone: (855) 690-5900

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

T.S. #: 2024-09689-TX

Dated: May 5, 2025

Nestor Solutions, LLC, Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulse, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs



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c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

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

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

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648

T.S. #: 2024-09689-TX

**CERTIFICATE OF POSTING**

My name is Donna Stockman, and my address is 214 5th street, suite 205 Huntington Beach CA 92648. I declare under penalty of perjury that on May 5, 2025 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: May 5, 2025

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 04/22/2022  
**Grantor(s):** BRETT A BROWN JR, AN UNMARRIED MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR MID-CONTINENT FUNDING, INC., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$680,000.00  
**Recording Information:** Book 7591 Page 415 Instrument 2022-0015818  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 1220 ALTUDA DR, FORNEY, TX 75126-3489

**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  
**Current Beneficiary:** NewRez LLC d/b/a Shellpoint Mortgage Servicing  
**Mortgage Servicer Address:** 75 Beattie Place, Suite 300, Greenville, SC 29601

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of June, 2025  
**Time of Sale:** 11:00 AM or within three hours thereafter.  
**Place of Sale:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

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

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

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

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 MAY -8 AM 8:32

LAURA A. HUGHES  
COUNTY CLERK

BY:



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

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

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

**Certificate of Posting**

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 5/20/05 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"**

LEGAL DESCRIPTION OF LAND: LOT 6, BLOCK S, 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.

**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, Ltd., 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: 06/03/2025**

**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 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 05/08/2025.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 MAY 12 PM 1:08

LAURA A. HUGHES  
COUNTY CLERK

BY:

*Donna Stockman*

/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: \_\_\_\_\_

Printed Name: Donna Stockman

C&M No. 44-25-00801

**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 **JUNE 3, 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: MAY 12, 2025.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 MAY 12 PM 1:08

LAURA A. HUGHES  
COUNTY CLERK

BY:   
FILE NO.: GMG-3013  
PROPERTY: 1927 NDE BLVD  
HEATH, TEXAS 75126  
BASIL BROWN

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

NOTICE SENT BY:  
MICHAEL J. SCHROEDER  
3610 NORTH JOSEY LANE, SUITE 206  
CARROLLTON, TEXAS 75007  
Tele: (972) 394-3086  
Fax: (972) 394-1283

**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     §

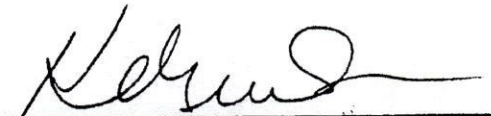
**JUDGMENT**

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**

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).

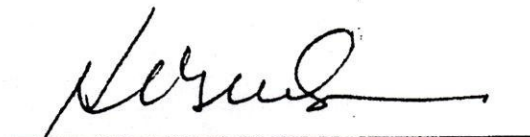
Rule 59(e) “is ‘an extraordinary remedy that should be used sparingly.’” *Rollins v. Home Depot USA*, 8 F.4th 393, 396 (5th Cir. 2021) (quoting *Templet v. HydroChem Inc.*, 367 F.3d 473, 479 (5th Cir. 2004)). And a litigant “improperly invokes Rule 59(e) to rehash matters that have been thoroughly considered 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

**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.

The Court then denied various post-judgment motions filed by Plaintiffs, including one for relief under Federal Rule of Civil Procedure 59(e), on April 2, 2025. *See* ECF Nos. 75-78.

Plaintiffs now move for a new trial, *see* ECF No. 79, which the Court will construe as a second motion requesting relief under Rule 59(e), since it was filed within 28 days of the entry of judgment, and for the Court to stay an impending foreclosure sale, *see* ECF Nos. 80 & 81.

As to the second Rule 59(e) motion, Plaintiffs again 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 v. Home Depot USA*, 8 F.4th 393, 396 (5th Cir. 2021).

Plaintiffs also may not move for injunctive relief (temporary or otherwise) in a lawsuit in which a judgment dismissing their claims with prejudice has been entered and not set aside.


Earlier in this litigation, the Court denied as moot Plaintiffs' motion for a temporary restraining order after Gateway canceled the January 2, 2024 foreclosure sale, and, in doing so, noted that Plaintiffs could again move for relief if this threat arises in the future. But that was before the Court addressed the merits of Plaintiffs' claims and denied them on the merits. *See, e.g.*, ECF No. 63 at 9-10 ("First, many of [Plaintiffs'] claims turn on allegedly illegal or inadequate procedures that led up to a foreclosure sale that never occurred. And other courts have found similar claims to be moot where no sale occurred. And, to the extent that [Plaintiffs'] claims are not moot, they still are not plausibly alleged." (citation omitted)); *see also id.* at 10-18.

For the same reasons, the Court denies Plaintiffs' motion for a temporary restraining order (to prevent the foreclosure sale of their home) filed April 30, 2025 [ECF No. 82], more than six weeks after the Court entered judgment.

In sum, the Court **DENIES** Plaintiffs' latest round of post-judgment motions. *See* ECF Nos. 79-82.

**SO ORDERED.**

SIGNED May 1, 2025.

  
UNITED STATES DISTRICT JUDGE

## 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 3, BLOCK G, TRAVIS RANCH, PHASE 2A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 612, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 06/04/2018 and recorded in Book 5698 Page 479 Document 2018-0013477 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: 06/03/2025

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 CHAD R. CONING, provides that it secures the payment of the indebtedness in the original principal amount of \$220,800.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. BRAVO RESIDENTIAL FUNDING TRUST 2022-NQM3 is the current mortgagee of the note and deed of trust and NATIONSTAR MORTGAGE LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is BRAVO RESIDENTIAL FUNDING TRUST 2022-NQM3 c/o NATIONSTAR MORTGAGE LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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

For additional sale information visit: [www.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

### Certificate of Posting

I am Randy David 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 5-13-25 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 MAY 13 AM 8:22

FILED FOR RECORD  
KAUFMAN CO. TEXAS

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 03/16/2018  
**Grantor(s):** DIANA J ARGUELLES, AN UNMARRIED WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR MORTGAGE FINANCIAL SERVICES, LLC, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$211,252.00  
**Recording Information:** Book 5617 Page 144 Instrument 2018-0006278  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 3310 MANZANILLA LANE, HEARTLAND, TX 75126

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of June, 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.

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 KAUFMAN CO. TEXAS  
 2025 MAY 13 AM 8:20  
 LAURA A. HUGHES  
 COUNTY CLERK

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 5-13-25 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 20, IN BLOCK 8, OF HEARTLAND PARCEL 7 (PHASE 9B), AN ADDITION KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 328, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS; TOGETHER WITH CERTIFICATE OF CORRECTION DATED 5/23/2017, FILED 5/24/2017, RECORDED IN/UNDER VOLUME 5349, PAGE 451, AND DATED 5/30/2017, FILED 5/30/2017, RECORDED IN/UNDER VOLUME 5355, PAGE 240, REAL PROPERTY RECORDS, KAUFMAN COUNTY, TEXAS.

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

APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE

**Date:** May 10, 2025

**Substitute Trustee:** Randy Daniel or Cindy Daniel or Jim O'Bryant

**Mortgage:** Kaufman County Land Trust

**Mortgagee's Address:** 99 Wall Street, New York, NY 10005

**Note:** Note dated May 29, 2019, in the amount of \$159,900.00

**Deed of Trust:**

**Date:** May 29, 2019

**Grantor:** Luis C Gracia & Maria S. Gracia

**Mortgage:** Kaufman County Land Trust

**Recording Information:** Recorded in Document No. 2019-001215 in the official records of Kaufman County, Texas and further transferred by Assignment of Note and Liens to Note Holding Management Trust, recorded in Document No. 2019-0013620 in the official records of Kaufman County, Texas.

**Property (including any improvements):** Exhibit A

**County:** KAUFMAN

**Date of Sale:** (first Tuesday of month) June 3, 2025

**Time of Sale:** 10am-1pm

**Place of Sale:** THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

BY:

LAURA A. HUGHES  
COUNTY CLERK

2025 MAY 13 AM 8:20

FILED FOR RECORD  
KAUFMAN CO. TEXAS

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 MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES OF AMERICA, PLEASE SEND NOTICE OF THE ACTIVE-DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

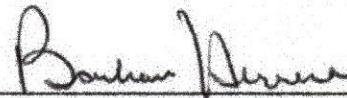
In accordance with Texas Property Code 51.0076, the undersigned agent for the mortgage servicer has named and appointed, and by those prospects does name and appoint the following as Substitute Trustee to act under and by virtue of said Deed of Trust.

Randy Daniel or Cindy Daniel or Jim O'Bryant

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 indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on June 3, 2025 between Ten o'clock am and One 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 "AS IS" at the place and date specified. This sale will be conducted pursuant to Section 51.002 and Section 51.016 of the Texas Property Code.

THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.



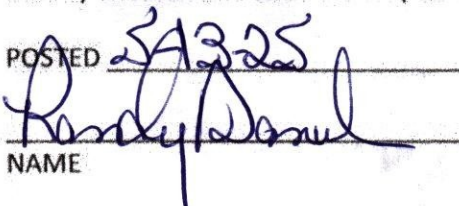
Barbara Herrera, Loss Mitigation,  
SecureNet Services, LLC, Mortgage  
Servicer

CERTIFICATE OF POSTING

I declare under penalty of perjury that I filed this Notice of Foreclosure Sale at the office of the County Clerk and caused it to be posted at the location directed by the County Court.

POSTED

NAME

5/3/25  


AS SUBSTITUTE TRUSTEE

**EXHIBIT "A"**

**TRACT 25**

All that certain lot, tract or parcel of land situated within the Thomas Lowery Survey, Abstract No. 285, Kaufman County, Texas, same being a part of the land conveyed to Kaufman County Land Trust in Volume 5974, Page 384, Official Public Records of Kaufman County, Texas, and being more particularly described as follows:

**BEGINNING** at a point for corner within County Road No. 4101, from which the southerly most corner of said Kaufman County Land Trust land bears South 44 degrees 53 minutes 16 seconds East at 1601.16 feet for witness;

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

**THENCE** North 45 degrees 02 minutes 43 seconds East, passing a 1/2 inch steel rod set and capped "Vogt 5248" at 30.00 feet, in all 1675.43 feet to a 1/2 inch steel rod set and capped "Vogt 5248" for corner;

**THENCE** South 44 degrees 45 minutes 19 seconds East, 266.95 feet to a 1/2 inch steel rod set and capped "Vogt 5248" for corner;

**THENCE** South 45 degrees 02 minutes 55 seconds West, passing a 1/2 inch steel rod set and capped "Vogt 5248" at 1644.81 feet, in all 1674.81 feet to the Point of Beginning and containing 10.26 acres of land.

**NOTE:** The Company is prohibited from insuring the area or quantity of the land described herein. Therefore, the Company does not represent that the acreage or square footage calculations are correct. References to quantity are for informational purposes only.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 MAY 13 AM 11:13

LAURA A. HUGHES  
COUNTY CLERK

BY:



## NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

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

**9826 COUNTY ROAD 146 (10.06 Acres Tract 4), Kaufman, TX 75142**

**The real property more particularly described on Exhibit "A" attached hereto and made a part hereof, together with the rights, appurtenances and improvements thereto and certain other personal property as more particularly described in the Deed of Trust referenced herein.**

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust (herein so called) executed by **Itzel Ariana Reyes** ("Borrower") to **Julie Pettit**, Trustee for the benefit of **APFSDEMM, Inc.**, covering the property described above. The Deed of Trust is dated **8/30/2024**, and is recorded under **Instrument #2024-0027411** of the 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:** 6/3/2025 (the first Tuesday of said Month)

**Time:** The sale shall begin no earlier than **10:00 A.M.** or no later than three hours thereafter.

**Place:** The sale will take place at the **KAUFMAN** County Courthouse at the place designated by the **KAUFMAN** County Commissioner's Court (if no such place is so designated, the sale will take place in the area where this Notice is posted)

The Deed of Trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust 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. Such reposting or refileing may be after the date originally scheduled for this sale.

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

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

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

Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

**Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the**

**warranties of title (if any) provided for under the deed of trust.** Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. Type of Sale. The sale is a nonjudicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust.


6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (a) the unpaid principal and interest owing on that certain note (the "Note") dated **8/30/2024**, in the original principal amount of **\$180,480.00**, executed by Borrower, and payable to the order of **APFSDEMM, Inc.**; (b) and all renewals, modifications and extensions of the note; and (c) any and all present and future indebtedness of Borrower to **APFSDEMM, Inc. and/or APFSDEMM, Inc.** **APFSDEMM, Inc.** is the current owner and holder of the Note and the Obligations and is the beneficiary under the Deed of Trust. **APFSDEMM, Inc.** is also the current Lender (Mortgagee) Servicer of the Note.

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

**APFSDEMM, Inc.**  
**Attention: Shanna Kolp**  
**301 S. Sherman Street, Ste. 117**  
**Richardson, Texas 75081**  
**Telephone: (972) 336-3339**

7. Default and Request To Act. Default has occurred under the Deed of Trust, and the beneficiary has requested me, as, Substitute Trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person as substitute trustee to conduct the sale.

DATED: 5/13/2025



Michael Collins, Substitute Trustee

301 S. Sherman Street, Ste. 117  
Richardson, TX 75081  
Phone: (972) 336-3339  
Fax: (972) 421-1994

**Assert and protect your rights as a 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 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.**

EXHIBIT "A"

9826 COUNTY ROAD 146 (10.06 Acres Tract 4), Kaufman, TX 75142

Property Legal Description

**BEING ALL THAT CERTAIN LOT TRACT OR PARCEL OF LAND LOCATED IN THE D.F. WILLIAMS SURVEY, A-578, KAUFMAN COUNTY, TEXAS, BEING DESCRIBED AS PART OF A CALLED 29.41 ACRE TRACT (TRACT 2) OF LAND DESCRIBED IN DEED TO APFSDEMM INC. RECORDED IN VOLUME 6948 PAGE 100 OF THE DEED RECORDS KAUFMAN COUNTY, TEXAS (DRKCT). SAID LOT TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:**

**BEGINNING** at a point in the called centerline of County Road 146, at the east line of the above mentioned 29.41 acre tract being the northeast corner of this tract from which the northeast corner of same bears N 06°30'48" W, 11.94 feet;

**THENCE**, S 06°30'48" W (Control Line), 101.59 feet along the centerline of County Road 146 to a point at the southeast corner of this tract;

**THENCE**, S 89°09'19" W, through the 29.41 acre tract passing a 1/2" iron rod set with a plastic cap labeled # 4207 at 25.00 feet and continuing a total distance of 4340.85 feet to a point in the east line of the Malhi Harbinder Estate 60.96 acre tract recorded in Volume 5936, Page 395, DRKCT, the west line of the 29.41 acre tract, the southwest corner of this tract;

**THENCE**, along the common line of the 60.96 acre tract and this tract as follows: N 08°39'00" W, 46.78 feet; N 06°24'05" E, 54.84 feet to a 1/2" iron rod set with a plastic cap labeled # 4207 in the west line of the 29.41 acre tract, at the northwest corner of this tract;

**THENCE**, N 89°09'19" E, through the 29.41 acre tract passing a 1/2" iron rod set with a plastic cap labeled # 4207 at 4334.29 feet and continuing a total distance of 4353.29 feet to the POINT OF BEGINNING and CONTAINING 10.06 ACRES OF LAND MORE OR LESS.



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

**Deed of Trust:**

Dated: February 3, 2017 (on or about)

Grantor: Bhavi Hospitality, LLC

Original Trustee: Brandon Norris – CFO

Substitute Trustee: Steven T. Holmes

Current Lender: Louisiana National Bank, a Louisiana financial institution.


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**

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 MAY 13 PM 12:29  
LAURA A. HUGHES  
COUNTY CLERK  
BY: 

**Foreclosure Sale:**

- Date: **Tuesday, June 3, 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.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, and such default is continuing. 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.

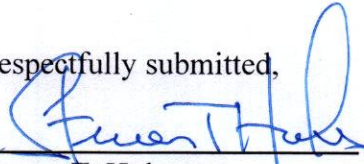
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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.

Dated: May 13, 2025

Respectfully submitted,



Steven T. Holmes  
State Bar No. 00794918  
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

2025 MAY 13 PM 2:02

**NOTICE OF ASSESSMENT LIEN SALE**

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

STATE OF TEXAS                    §  
  §  
COUNTY OF KAUFMAN           §

WHEREAS, on or about September 10, 2020, 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 Javier Roman and Maria N. Hernandez, the present owners of said real property, to Terrell Creekside Estates Property Owners Association (the "Association"); and

WHEREAS, the said Javier Roman and Maria N. Hernandez 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;

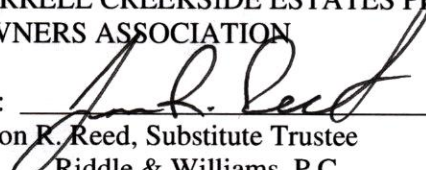
NOW, THEREFORE, notice is hereby given that on Tuesday, June 3, 2025, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the County 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 10, Block G, Creekside Estates, Phase 1, an Addition to the City of Terrell, Texas, according to the Map or Plat thereof recorded in Cabinet 2, Envelope 530, of the Plat Records of Kaufman County, Texas. (229 Willow Creek Lane)

WITNESS my hand this 12 day of May, 2025

TERRELL CREEKSIDE ESTATES PROPERTY OWNERS ASSOCIATION

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 13 day of May, 2025, at the Kaufman County Courthouse in Kaufman, Texas.

