

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: 04/26/2021
Grantor(s): BRITTANY WALTHER, AN UNMARRIED WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LOANDEPOT.COM, LLC, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$232,608.00
Recording Information: Book 6975 Page 363 Instrument 2021-0017537
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 3102 ZAPTA ROAD, 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: Lakeview Loan Servicing, LLC
Mortgage Servicer: M&T Bank
Current Beneficiary: Lakeview Loan Servicing, LLC
Mortgage Servicer Address: One Fountain Plaza - 7th Floor, Buffalo, NY 14203

SALE INFORMATION:

Date of Sale: Tuesday, the 1st day of July, 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
2025 APR 10 PM 1:37
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 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 4/10/05 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 NINE (9) BLOCK "O" OF FINAL PLAT OF WINDMILL FARMS PHASE 4A, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CABINET 3, SLEEVE 513 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 11/25/2015	Grantor(s)/Mortgagor(s): KELVIN ROWE AND ANITA GREER, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Guild Mortgage Company LLC
Recorded in: Volume: 4930 Page: 522 Instrument No: 2015-0022990	Property County: KAUFMAN
Mortgage Servicer: Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 5887 Copley Drive, San Diego, CA 92111
Date of Sale: 7/1/2025	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT FOUR (4), BLOCK Q, HONEYSUCKLE MEADOWS WINDMILL FARMS PHASE 3 A - SECTION ONE (1), AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 681 OF THE 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.

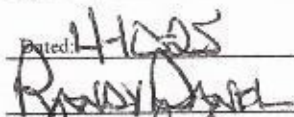
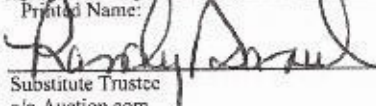
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

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: 4/9/2025



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

Dated: 4/10/25

 Printed Name: Randy Daniel

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

BY: 
 LAURA A. HUGHES
 COUNTY CLERK

**FILED FOR RECORD
 KAUFMAN CO. TEXAS
 2025 APR 10 PM 1:37**

MH File Number: TX-25-107549-POS
Loan Type: FHA

25-01402
1113 SEGUIN RD, FORNEY, TX 75126

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

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

LOT 6, BLOCK W, THE VILLAGES OF FOX HOLLOW, PHASE 4, AN ADDITION IN THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 34, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.
- Security Instrument:** Deed of Trust dated December 30, 2016 and recorded on January 3, 2017 at Instrument Number 2017-0000043 in the real property records of KAUFMAN County, Texas, which contains a power of sale.
- Sale Information:** July 1, 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 BRYAN CASTLES AND JESSICA CASTLES secures the repayment of a Note dated December 30, 2016 in the amount of \$280,321.00. 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.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 APR 14 AM 8:09

LAURA A. HUGHES
COUNTY CLERK

BY:

DEPUTY



4840294

Mary Company

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

Donna Stockman

Substitute Trustee(s): Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper||Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs

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 14th 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).

A

FILED FOR RECORD
KAUFMAN CO. TEXAS

25-01296
2831 GRAYS PRAIRIE LN, SCURRY, TX 75158

2025 APR 17 AM 7:49

**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:

BEING LOT 8 OF PROVIDENCE PLACE (GRAYS PRAIRIE), A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 3, ENVELOPE 565, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.
- Security Instrument: Deed of Trust dated August 31, 2022 and recorded on September 1, 2022 at Instrument Number 2022-0033675 in the real property records of KAUFMAN County, Texas, which contains a power of sale.
- Sale Information: July 1, 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 JORGE EDUARDO YANEZ AND GISSEL HERNANDEZ SALAZAR secures the repayment of a Note dated August 31, 2022 in the amount of \$233,689.00. 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.



4840731

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 17th 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).

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 CILOE 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.

BY: 
LAURA A. HUGHES
COUNTY CLERK

2025 APR 24 PM 12: 28

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 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 4/27/08 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

2025 APR 24 PM 12: 05

1401 S HOUSTON STREET
KAUFMAN, TX 75142

00000010285724

LAURA A. HUGHES
COUNTY CLERK

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: July 01, 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 July 18, 2016 and recorded in Document CLERK'S FILE NO. 2016-0014038; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS CLERK'S FILE NO'S. 2019-0014350, 2022-0017613 & 2023-0023369 real property records of KAUFMAN County, Texas, with PAUL ROCHA 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 PAUL ROCHA A SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$180,175.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
8950 CYPRESS WATERS BLVD.
COPPELL, TX 75019



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

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

Isrl S

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

EXHIBIT "A"

TRACT I:

ALL THAT CERTAIN LOT, TRACT OR PARCEL, SITUATED WITHIN THE CORPORATE LIMITS OF THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, PART OF BLOCK NO. 305 OF THE REVISED MAP OF SAID CITY OF KAUFMAN AND PART OF THAT CERTAIN CALLED 0.904 ACRE TRACT CONVEYED TO KAY SISSON BY JACK SPIKES COOLEY, INDEPENDENT EXECUTOR OF THE ESTATE OF MARGUERITE COOLEY, ON DECEMBER 13, 2004, RECORDED IN VOLUME 2553, PAGE 532 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A 3/8 INCH IRON ROD FOUND AT THE NORTHEAST CORNER OF THE ABOVE MENTIONED 0.904 ACRE TRACT, AT THE SOUTHEAST CORNER OF THE TOM HICKMAN TRACT, RECORDED IN VOLUME 537, PAGE 773, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING IN THE WEST LINE OF AUSTIN STREET;

THENCE SOUTH 0 DEGREES 54 MINUTES 31 SECONDS WEST, WITH THE EAST LINE OF SAID 0.904 ACRE TRACT AND WITH THE WEST LINE OF AUSTIN STREET, A DISTANCE OF 207.64 FEET TO A 1/2 INCH IRON ROD FOUND AT THE SOUTHEAST CORNER OF SAID 0.904 ACRE TRACT AND BEING AT THE NORTHEAST CORNER OF THE JOHN A. STOCKS TRACT, RECORDED IN VOLUME 1806, PAGE 241, DEED RECORDS OF KAUFMAN COUNTY, TEXAS;

THENCE SOUTH 88 DEGREES 31 MINUTES 10 SECONDS WEST, WITH THE SOUTH LINE OF SAID 0.904 ACRE TRACT, A DISTANCE OF 188.88 FEET TO A 3/8 INCH IRON ROD FOUND AT THE SOUTHWEST CORNER OF SAME;

THENCE NORTH 5 DEGREES 05 MINUTES 16 SECONDS EAST, WITH THE WEST LINE OF SAID 0.904 ACRE TRACT, A DISTANCE OF 64.85 FEET TO A 3/8 INCH IRON ROD FOUND AT AN ANGLE CORNER IN SAME;

THENCE SOUTH 56 DEGREES 19 MINUTES 24 SECONDS EAST, A DISTANCE OF 23.92 FEET TO A 3/8 INCH IRON ROD SET FOR CORNER;

THENCE SOUTH 82 DEGREES 10 MINUTES 32 SECONDS EAST, A DISTANCE OF 99.57 FEET TO A 3/8 INCH IRON ROD SET FOR CORNER;

THENCE NORTH 00 DEGREES 54 MINUTES 31 SECONDS EAST, A DISTANCE OF 176.6 FEET TO A 3/8 INCH IRON ROD SET IN THE NORTH LINE OF SAID 0.904 ACRE TRACT AND BEING IN THE SOUTH LINE OF THE ABOVE MENTIONED TOM HICKMAN TRACT;

THENCE SOUTH 88 DEGREES 17 MINUTES 19 SECOND EAST, WITH THE NORTH LINE OF SAID 0.904 ACRE TRACT, A DISTANCE OF 65.03 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.440 OF AN ACRE OF LAND, MORE OR LESS.

TRACT II: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED WITHIN THE CORPORATE LIMITED OF THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, PART OF BLOCK NO. 305 OF THE REVISED MAP OF SAID CITY OF KAUFMAN AND PART OF THAT CERTAIN TRACT CONVEYED TO GEORGE D. COOLEY BY GLADYS SCARBOROUGH ON AUGUST 18, 1972, RECORDED IN VOLUME 567, PAGE 191, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO - WIT:

BEGINNING AT A 1/2 INCH IRON PIPE FOUND AT THE SOUTHWEST CORNER OF THE ABOVE MENTIONED COOLEY TRACT, AT THE NORTHWEST CORNER OF THE RUDY TIJERINA 0.291 ACRE TRACT, RECORDED IN VOLUME 830, PAGE 278, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING IN THE EAST LINE OF HOUSTON STREET;

THENCE NORTH 10 DEGREES 27 MINUTES 51 SECOND EAST, WITH THE EAST LINE OF HOUSTON STREET, A DISTANCE OF 127.75 FEET TO A 3/4 INCH IRON PIPE FOUND AT THE SOUTHWEST CORNER OF THE KAY COOLEY SISSON 0.305 ACRE TRACT, RECORDED IN VOLUME 571, PAGE 323 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS;

1401 S HOUSTON STREET
KAUFMAN, TX 75142

0000010285724

THENCE SOUTH 81 DEGREES 10 MINUTES 00 SECONDS EAST, WITH THE SOUTH LINE OF SAID 0.305 ACRE TRACT, A DISTANCE OF 66.26 FEET TO A 3/8 INCH IRON ROD FOUND AT AN ANGLE CORNER IN THE WEST LINE OF THE KAY SISSON 0.904 ACRE TRACT, RECORDED IN VOLUME 2553, PAGE 532, DEED RECORDS OF KAUFMAN COUNTY, TEXAS;

THENCE SOUTH 49 DEGREES 48 MINUTES 14 SECONDS EAST, WITH THE WEST LINE OF SAID 0.904 ACRE TRACT, A DISTANCE OF 73.24 FEET TO A 3/8 INCH IRON ROD FOUND AT AN ANGLE CORNER IN SAME;

THENCE SOUTH 5 DEGREES 05 MINUTES 16 SECONDS WEST, CONTINUING WITH THE WEST LINE OF SAID 0.904 ACRE TRACT, A DISTANCE OF 64.85 FEET TO A 3/8 INCH IRON ROD FOUND AT THE SOUTHWEST CORNER OF SAME, IN THE SOUTH LINE OF THE ABOVE MENTIONED COOLEY TRACT AND BEING IN THE NORTH LINE OF THE ABOVE MENTIONED 0.291 ACRE TRACT;

THENCE SOUTH 88 DEGREES 31 MINUTES 10 SECONDS WEST, WITH THE NORTH LINE OF SAID 0.291 ACRE TRACT, A DISTANCE OF 138.92 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.322 OF AN ACRE OF LAND, MORE OR LESS.

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

FILED FOR RECORD
KAUFMAN CO TEXAS

2025 APR 24 PM 12: 05

3409 BLUE GRANITE LANE
HEARTLAND, TX 75126

LAURA A. HUGHES
COUNTY CLERK

00000010307130

BY: 
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: July 01, 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 November 09, 2018 and recorded in Document INSTRUMENT NO. 2018-0028229; AS AFFECTED BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO. 2022-0034564 real property records of KAUFMAN County, Texas, with SIERRE WARREN AND TRUVONSIO WARREN SR, WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by SIERRE WARREN AND TRUVONSIO WARREN SR, WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$238,520.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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



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

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

Israel Saucedo

Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 4-24-25 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

3409 BLUE GRANITE LANE
HEARTLAND, TX 75126

00000010307130

00000010307130

KAUFMAN

EXHIBIT "A"

BEING LOT 67, BLOCK 23, OF HEARTLAND PHASE 8, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE AMENDED PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 360, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

A

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 August 10, 2017 and recorded under Vol. 5425, Page 166, or Clerk's File No. 2017-0018449, in the real property records of KAUFMAN County Texas, with Shane Slater, an unmarried man, and Brynne Leflore, an unmarried woman, as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SWBC Mortgage Corp., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Shane Slater, an unmarried man, and Brynne Leflore, an unmarried woman, securing payment of the indebtedness in the original principal amount of \$210,724.00 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 Shane Slater, Brynne Leflore. 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 8, BLOCK L, OF PARK TRAILS, PHASE 1, AN ADDITION TO THE CITY OF FORESTRY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 226, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD
KAUFMAN CO TEXAS
2025 APR 24 PM 3:23
LINDA A. HUGHES
CLERK
BY: [Signature]

SALE INFORMATION

Date of Sale: 07/01/2025

Earliest Time Sale Will Begin: 10:00 AM

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

TERMS OF SALE

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

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



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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I **HEREBY APPOINT AND DESIGNATE** Jeff Benton, 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 April 22, 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. 44-25-01339

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: 01/31/2006
Grantor(s): MEMORY L WORTHAM AND HUSBAND, JAYSON L WORTHAM
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR ASPIRE FINANCIAL, INC. DBA TEXASLENDING COM., ITS SUCCESSORS AND ASSIGNS
Original Principal: \$86,400.00
Recording Information: Book 2824 Page 358 Instrument 00003635
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 324 TRINITY STREET, FORNEY, TX 75126-9561

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC3
Mortgage Servicer: Shellpoint Mortgage Servicing
Current Beneficiary: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC3
Mortgage Servicer Address: 75 Beattie Place, Suite 300, Greenville, SC 29601

SALE INFORMATION:

Date of Sale: Tuesday, the 1st day of July, 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 MAY -1 AM 9:54

LAURA A. HUGHES
COUNTY CLERK
BY: [Signature]

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 2-1-25 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"

BEING A TRACT OF LAND SITUATED IN THE JOHN GREGG SURVEY, ABSTRACT NO. 171, IN THE TOWN OF FORNEY, KAUFMAN COUNTY, TEXAS, AND BEING PART OF BLOCK J, REVISED MAP OF THE TOWN OF FORNEY AND BEING THE SAME TRACT AS RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEAST LINE OF TRINITY AVENUE, SAID POINT BEING THE SOUTH CORNER OF SAID TRACT RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS, KAUFMAN COUNTY, TEXAS, A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, N. 46 DEG. 03 MIN. 46 SEC. W., ALONG THE NORTHEAST LINE OF TRINITY AVENUE. A DISTANCE OF 229.93 FEET TO A 1/2" IRON STAKE FOUND FOR CORNER.

THENCE, N. 39 DEG. 46 MIN. 04 SEC. E., LEAVING THE NORTHEAST LINE OF TRINITY AVENUE, A DISTANCE OF 210.15 FEET TO A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, N. 46 DEG. 03 MIN. 46 SEC. W., A DISTANCE OF 60.00 FEET TO A 1/2" IRON STAKE SET FOR CORNER;

THENCE, N. 39 DEG. 30 MIN. 50 SEC. E., A DISTANCE OF 347.21 FEET TO A POINT ON THE SOUTHWEST LINE OF THE TEXAS & PACIFIC RAILROAD RIGHT-OF-WAY, A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, S. 40 DEG. 32 MIN. 24 SEC. E., ALONG THE SOUTHWEST LINE OF THE TEXAS & PACIFIC RAILROAD RIGHT-OF-WAY, A DISTANCE OF 297.09 FEET TO A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, S. 40 DEG. 00 MIN. W., LEAVING THE SOUTHWEST LINE OF THE TEXAS & PACIFIC RAILROAD RIGHT-OF-WAY, A DISTANCE OF 528.42 FEET TO THE PLACE OF BEGINNING, AND CONTAINING 3.335 ACRES OF LAND.

SAVE AND EXCEPT:

PARCEL A:

BEING A TRACT OF LAND SITUATED IN THE JOHN GREGG SURVEY, ABSTRACT NO. 171, IN THE TOWN OF FORNEY, KAUFMAN COUNTY, TEXAS, AND BEING PART OF BLOCK J, REVISED MAP OF THE TOWN OF FORNEY AND BEING THE SAME TRACT AS RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEAST LINE OF TRINITY AVENUE, SAID POINT BEING THE SOUTH CORNER OF SAID TRACT RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, A 1/2" IRON ROD FOUND FOR CORNER;

THENCE, NORTH 46 DEGREES 03 MINUTES 46 SECONDS WEST, ALONG THE NORTHEAST LINE OF TRINITY AVENUE, A DISTANCE OF 86.50 FEET TO AN IRON ROD FOR CORNER;

THENCE, NORTH 39 DEGREES 42 MINUTES 53 SECONDS EAST, A DISTANCE OF 163 FEET TO AN IRON ROD FOR CORNER;

THENCE, SOUTH 49 DEGREES 25 MINUTES 18 SECONDS EAST, A DISTANCE OF 86.11 FEET TO AN IRON ROD FOR CORNER;

THENCE, SOUTH 40 DEGREES 00 MINUTES WEST, A DISTANCE OF 168 FEET TO THE PLACE OF BEGINNING, AND CONTAINING 14,181.835 SQUARE FEET OR 0.32557 ACRES OF LAND.

PARCEL B:

BEING A TRACT OF LAND SITUATED IN THE JOHN GREGG SURVEY, ABSTRACT NO. 171, IN THE TOWN OF FORNEY, KAUFMAN COUNTY, TEXAS, AND BEING PART OF BLOCK J, REVISED MAP OF THE TOWN OF FORNEY, AND BEING PART OF THE SAME TRACT AS RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEAST LINE OF TRINITY AVENUE, SAID POINT BEING THE MOST SOUTHERLY SOUTHWEST CORNER OF SAID TRACT RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS, KAUFMAN COUNTY, TEXAS, A POINT FOR CORNER;

THENCE, N. 39 DEG. 46 MIN. 04 SEC. E., A DISTANCE OF 210.39 FEET TO A POINT FOR CORNER;

THENCE, S. 50 DEG. 13 MIN. 56 SEC. E., A DISTANCE OF 101.73 FEET TO A POINT FOR CORNER;

THENCE, S. 39 DEG. 46 MIN. 04 SEC. W., A DISTANCE OF 211.81 FEET TO A POINT ON THE NORTHEAST LINE OF TRINITY AVENUE, A POINT FOR CORNER;

THENCE, N. 46 DEG. 03 MIN. 46 SEC. W., ALONG THE NORTHEAST LINE OF TRINITY AVENUE, A DISTANCE OF 102.00 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.500 ACRES OF LAND.

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

NOTICE OF TRUSTEE'S SALE

2025 MAY 12 PM 1:07

Laura A. Hughes

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 03, 2021 and recorded under Vol. 7363, Page 308, or Clerk's File No. 2021-0050387, in the real property records of KAUFMAN County Texas, with Henry Cunningham, unmarried man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Thrive Mortgage, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Henry Cunningham, unmarried man securing payment of the indebtedness in the original principal amount of \$291,555.00 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 Henry Cunningham. M&T Bank 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. M & T Bank is acting as the Mortgage Servicer for the Mortgagee. M & T Bank, is representing the Mortgagee, whose address is: PO Box 840, Buffalo, NY 14240.

Legal Description:

BEING LOT 16, BLOCK "N" TRAVIS RANCH, PHASE 3B, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 2, ENVELOPE 748, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 07/01/2025

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.


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



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

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 August 29, 2019 and recorded under Vol. 6135, Page 37, or Clerk's File No. 2019-0022265, in the real property records of Kaufman County Texas, with Arthur Lewis AKA Arthur Earl Lewis Sr, an unmarried man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Oceanside Mortgage Company, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Arthur Lewis AKA Arthur Earl Lewis Sr, an unmarried man securing payment of the indebtedness in the original principal amount of \$235,500.00 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 Arthur Lewis. Citizens Bank, N.A. 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. is acting as the Mortgage Servicer for the Mortgagee. Citizens Bank, N.A., is representing the Mortgagee, whose address is: PO BOX 2800, Glen Allen, VA 23058.

Legal Description:

LOT THIRTEEN (13), BLOCK TEN (10), OF HEARTLAND, PHASE 7 (PARCEL 10B), AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 3, PAGE 327, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 07/01/2025

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 May 8, 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. 44-23-0589

BY: 
LAURA A. HUGHES
COUNTY CLERK

2025 MAY 12 PM 1:08

FILED FOR RECORD
KAUFMAN CO. TEXAS

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: TRACT 1: LOT 29, SADDLECLUB ESTATES, PHASE 3, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET 2, PAGE 254, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS. AS AFFECTED BY CERTIFICATE TO CORRECT A SCRIVENER ERROR RECORDED IN BOOK 1436, PAGE 234. REAL PROPERTY RECORDS, KAUFMAN COUNTY, TEXAS.

TRACT 2:
ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE O. SLAUGHTER SURVEY, ABSTRACT NO. 461 AND THE M. FERGUSON SURVEY, ABSTRACT NO. 158, AND BEING PART OF LOT 30, SADDLE CLUB ESTATES PHASE 3, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 254, OF THE DEED RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 3/8 INCH IRON ROD FOUND FOR CORNER AT THE NORTHWEST CORNER OF LOT 30 AND THE SOUTHWEST CORNER OF LOT 29, SAID POINT BEING THE EAST RIGHT-OF-WAY LINE OF BRIDLE TRAIL;

THENCE SOUTH 64 DEGREES 41 MINUTES 24 SECONDS EAST, ALONG THE NORTH LINE OF LOT 30 AND THE SOUTH LINE OF LOT 29, A DISTANCE OF 506.37 FEET TO A 1/2 IRON ROD WITH YELLOW PLASTIC CAP STAMPED "R.S.C.I. RPLS 5034" SET FOR CORNER;

THENCE NORTH 71 DEGREES 25 MINUTES 09 SECONDS WEST, A DISTANCE OF 236.25 FEET TO A 1/2 INCH IRON ROD WITH YELLOW PLASTIC CAP STAMPED "R.S.C.I. RPLS 5034" SET FOR CORNER;

THENCE NORTH 58 DEGREES 52 MINUTES 24 SECONDS WEST, A DISTANCE OF 273.15 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.16 ACRES OF LAND.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 12/29/2023 and recorded in Document 2024-0000138 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: 07/01/2025

Time: 10:00 AM

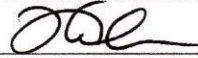
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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 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 KHALED FAYEZ AL-RIHANI AND ANGELICA HERNANDEZ, provides that it secures the payment of the indebtedness in the original principal amount of \$348,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Trust Bank is the current mortgagee of the note and deed of trust and TRUIST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is Truist Bank c/o TRUIST BANK, 1001 Semmes Ave, Richmond, VA 23224 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.auction.com or (800) 280-2832

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 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.


LAURA A. HUGHES
COUNTY CLERK

2025 MAY 13 AM 8:22

FILED FOR RECORD
KAUFMAN CO. TEXAS

A

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 MAY 13 AM 9:43

LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

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

I 111937

TS No TX05000040-25-1

APN 196076 |
00.0481.0002.0004.00.02.00 |
196076129

TO No 250232604-TX-RW

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on July 5, 2022, FRANCIS GEM DELLINGER, UNMARRIED WOMAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of ALLAN B. POLUNSKY as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for AMERICAN PACIFIC MORTGAGE CORPORATION, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$413,250.00, payable to the order of FREEDOM MORTGAGE CORPORATION as current Beneficiary, which Deed of Trust recorded on July 7, 2022 as Document No. 2022-0026205 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 196076 | 00.0481.0002.0004.00.02.00 | 196076129

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 TX05000040-25-1

APN 196076 |

TO No 250232604-TX-RWI

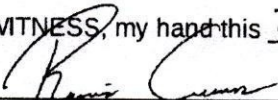
00.0481.0002.0004.00.02.00 |
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, July 1, 2025 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale 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 7th day of May, 2025.


By: Ramiro Cuevas, Substitute Trustee(s)

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

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

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

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

TS No TX05000040-25-1

APN 196076 |
00.0481.0002.0004.00.02.00 |

TO No 250232604-TX-RWI

EXHIBIT "A"

LOT 4, BLOCK "B", CLEMENTS RANCH, PHASE 2, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 351, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

A

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 MAY 15 AM 8:21

R 1466
Our Case No. 25-01226-FC

LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

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

THE STATE OF TEXAS
COUNTY OF KAUFMAN

Deed of Trust Date:
May 10, 2022

Property address:
3304 MANZANILLA LANE
HEARTLAND, TX 75126

Grantor(s)/Mortgagor(s):
DELISA HOPKINS AND CEDRIC HOPKINS, WIFE AND
HUSBAND

LEGAL DESCRIPTION: LOT 17, BLOCK 8, OF HEARTLAND PARCEL 7 (PHASE 9B), AN ADDITION IN KAUFMAN COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, PAGE 328, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY TEXAS; TOGETHER WITH CERTIFICATE OF CORRECTION RECORDED IN VOLUME 5349, PAGE 451, AND VOLUME 5355, PAGE 240, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS.

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

Earliest Time Sale Will Begin: 10:00 AM

Current Mortgagee:
LAKEVIEW LOAN SERVICING, LLC

Date of Sale: JULY 1, 2025

Property County: KAUFMAN

Original Trustee: GREGORY S GRAHAM

Recorded on: May 17, 2022
As Clerk's File No.: 2022-0019384
Mortgage Servicer:
LAKEVIEW LOAN SERVICING, LLC

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

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

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

The current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Jeff Benton, Jack Beckman, Angela Cooper, Stockman Foreclosure Services inc., Marinosci Law Group PC, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, JULY 1, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than **10:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

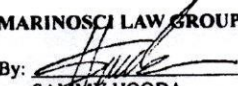
LAKEVIEW LOAN SERVICING, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the debt.

ACTIVE MILITARY SERVICE NOTICE

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

WITNESS MY HAND, 5/14/25

MARINOSCI LAW GROUP, P.C.

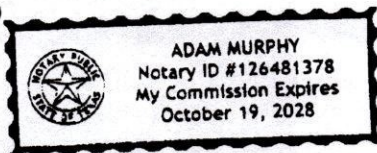
By: 
SAMMY HOODA
MANAGING ATTORNEY

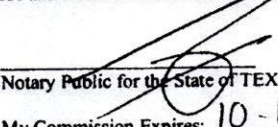
THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Adam Murphy, the undersigned officer, on this, the 14 day of May 2025, personally appeared SAMMY HOODA, known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)




Notary Public for the State of TEXAS

My Commission Expires: 10-19-28
Adam Murphy
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC
3637 SENTARA WAY
SUITE 303
VIRGINIA BEACH, VA 23452
Our File No. 25-01226

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

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 5/24/2010	Grantor(s)/Mortgagor(s): KEVIN LEE COFFEY AND SAN JUANA COFFEY, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR EVERETT FINANCIAL, INC. DBA SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Wells Fargo Bank, N.A.
Recorded in: Volume: 3767 Page: 393 Instrument No: 2010-0008436	Property County: KAUFMAN
Mortgage Servicer: Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
Date of Sale: 7/1/2025	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 4, BLOCK "W", OF TRAVIS RANCH, PHASE 2B, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 749, 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, 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.

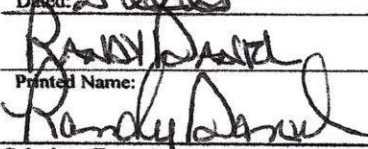
Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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: 5/20/2025


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

Dated: 5/22/25


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

FILED FOR RECORD
 KAUFMAN CO. TEXAS
 2025 MAY 22 AM 9:17
 BY: LAURA A. HUGHES
 COUNTY CLERK
 CLSRK

MH File Number: TX-25-107259-POS
 Loan Type: VA

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

87
AURA A. HUGHES
COUNTY CLERK
PENNYMAC

2025 MAY 22 AM 10:53

FILED FOR RECORD
KAUFMAN CO. TEXAS

Matter No.: 133051-TX

Date: May 15, 2025

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: DANIEL HERNANDEZ, A SINGLE PERSON

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC, DBA VETERANS UNITED HOMNE LOANS, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

DEED OF TRUST DATED 12/20/2022, RECORDING INFORMATION: Recorded on 12/21/2022, as Instrument No. 2022-0046295

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 24, BLOCK "AD", 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.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **7/1/2025**, 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 **11:00 AM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

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

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

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



Matter No.: 133051-TX

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE JEFF BENTON, BRANDY BACON, JACK BECKMAN, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, MICHELLE SCHWARTZ, JAMIE DWORSKY, ANGELA COOPER, 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 Aldridge Pite, LLP, 3333 Camino Del Rio South, Suite 225, San Diego, CA 92108-0935, Phone: (866) 931-0036.

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 MAY 22 PM 1:52

LAURA A. HUGHES
COUNTY CLERK

BY: [Signature]
NOTICE OF ~~[SUBSTITUTE]~~ TRUSTEE'S SALE
DEPUTY

2006 KINGS FOREST DR
HEARTLAND, TX 75126

00000010461580

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: July 01, 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 March 04, 2021 and recorded in Document INSTRUMENT NO. 2021-0011365 real property records of KAUFMAN County, Texas, with DAWN L ANDERSON, AN UNMARRIED WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by DAWN L ANDERSON, AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$177,880.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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



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

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



Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 5-22-25 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: 5-22-25

2006 KINGS FOREST DR
HEARTLAND, TX 75126

00000010461580

00000010461580

KAUFMAN

EXHIBIT "A"

LOT 22, BLOCK 15, HEARTLAND TRACT A, PHASE 2A, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 2, PAGE 778, OF THE MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

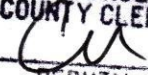
700 S Houston St, Kaufman, TX 75142

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 MAY 29 AM 8:02
24-033338

LAURA A. HUGHES
COUNTY CLERK

BY:


DEPUTY

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: 07/01/2025
Time: Between 11:00 AM – 2:00 PM and beginning not earlier than 11:00 AM and ending not later than three hours thereafter.
Place: The area designated by the Commissioners Court of Kaufman County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

2. Terms of Sale. Highest bidder for cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated September 4, 2008 and recorded in the real property records of Kaufman County, TX and is recorded under Clerk's Instrument No. 2008-00019750 with Jorganne Taylor n/k/a Jorganne Taylor Nelson and Larry D. Nelson (grantor(s)) and Wells Fargo Financial Texas, Inc. mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Jorganne Taylor n/k/a Jorganne Taylor Nelson and Larry D. Nelson, securing the payment of the indebtedness in the original amount of \$75,986.39, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo USA Holdings, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, BEING 0.385 ACRE, SITUATED IN THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, A PART OF BLOCKS 361 AND 362, REVISED MAP OF THE CITY OF KAUFMAN, AND BEING PART OF THE C. A. LOVEJOY SURVEY, ABSTRACT NO. 303, AND ALSO BEING A PART OF THE TRACT DESCRIBED IN DEED FROM CECIL R. BALLARD, ET UX TO T.J. MORRIS, ET UX DATED FEBRUARY 11, 1956 AND RECORDED IN VOLUME 400, PAGE 83, DEED RECORDS KAUFMAN COUNTY, TEXAS, AND DESCRIBED AS FOLLOWS;

BEGINNING AT AN IRON STAKE SET ON WEST LINE OF HOUSTON ST. 96 FEET NORTH OF THE NORTHEAST CORNER OF BLOCK 24, SNOWS FIRST ADDITION TO THE TOWN OF KAUFMAN AND AT THE NORTHEAST CORNER OF THE J.F. MULKEY LOT;

THENCE WEST 148 FEET WITH NORTH LINE OF MULKEY LOT TO AN IRON STAKE FOR CORNER;

THENCE NORTH 112 FEET TO AN IRON STAKE FOR CORNER;

THENCE EAST 148 FEET TO AN IRON STAKE ON WEST LINE OF HOUSTON STREET;

THENCE SOUTH 112 FEET WITH FENCE LINE OF HOUSTON STREET TO THE PLACE OF BEGINNING, CONTAINING 0.385 ACRE OF LAND, AS SURVEYED BY R. L. THIGPEN, R.P.L.S. #1175.

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 USA Holdings, LLC
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 Justin Ritchie, Esq. or AWEST OR Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper whose address is 1 Mauchly, Irvine, CA 92618 OR AUCTION.COM, 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.

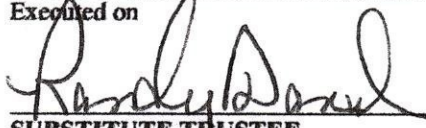
05/27/2025

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

5-29-25
Executed on


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
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 5-29-25 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: Randy Daniel

Date: 5-29-25

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	Juan Javier Guerrero and Rafaela Calvillo Martinez	Deed of Trust Date	January 13, 2022
Original Mortgagee	Credit Union of Texas	Original Principal	\$150,000.00
Recording Information	Instrument #: 2022-0009921 Book #: 7522 Page #: 481 in Kaufman County, Texas	Original Trustee	V. Eric Pointer
Property Address	506 N. Washington St., Kaufman, TX 75142	Property County	Kaufman

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Credit Union of Texas	Mortgage Servicer	Credit Union of Texas (CUTX)
Current Beneficiary	Credit Union of Texas	Mortgage Servicer Address	900 W. Bethany Drive, Attn: Collections Department, Allen, TX 75013

SALE INFORMATION:

Date of Sale	07/01/2025
Time of Sale	10:00 AM or no later than 3 hours thereafter
Place of Sale	The front steps of the Kaufman County Justice Center located at 1902 US Highway 175 in Kaufman County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Kaufman County Commissioner's Court.
Substitute Trustees	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, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brenda Wiggs, Denise Boerner, David Stockman, Donna Stockman, Michelle Schwartz, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:
BEING A PORTION OF BLOCK 3 OF THE A.M. MOORE ADDITION, AN ADDITION TO THE CITY OF KAUFMAN, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 82, PLAT RECORDS, KAUFMAN COUNTY, TEXAS AND ALSO BEING THE SAME TRACT OF LAND CONVEYED TO TODD D. MORTEN AND WIFE, KELLY M. MORTEN, BY DEED RECORDED IN VOLUME 1304, PAGE 899, DEED RECORDS, KAUFMAN COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
BEGINNING AT A 1/2 INCH DIAMETER IRON PIPE FOUND AT THE NORTHWEST CORNER OF BLOCK 3, SAID POINT BEING AT THE INTERSECTION OF THE SOUTH LINE OF 2ND NORTH STREET AND THE EAST LINE OF N. WASHINGTON STREET;
THENCE SOUTH 89 DEG. 19 MIN. 45 SEC. EAST, ALONG SAID SOUTH LINE, A DISTANCE OF 110.00 FEET TO A 1/2 INCH DIAMETER IRON ROD SET AT THE NORTHWEST CORNER OF A 0.198 OF AN ACRE TRACT OF LAND CONVEYED TO CAMERON D. LISENBEE AND LAURA H. LISENBEE, BY DEED RECORDED IN VOLUME 1193, PAGE 814, DEED RECORDS, KAUFMAN COUNTY, TEXAS;
THENCE NORTH 00 DEG. 22 MIN. 33 SEC. WEST, ALONG THE %VEST LINE OF SAID 0.198 OF AN ACRE TRACT, A DISTANCE OF 59.90 FEET TO A FENCE POST FOR CORNER AT AN ELL CORNER OF SAID 0.198 OF AN ACRE TRACT;
THENCE NORTH 89 DEG. 19 MIN. 45 SEC. WEST, A DISTANCE OF 110.00 FEET TO A 3/8 INCH DIAMETER IRON ROD FOUND FOR CORNER IN THE EAST LINE OF N. WASHINGTON STREET;
THENCE NORTH 00 DEG. 22 MIN. 33 SEC. EAST (DIRECTIONAL CONTROL PER VOLUME 1304, PAGE 899), ALONG SAID EAST LINE, A DISTANCE OF 59.90 FEET TO THE PLACE OF BEGINNING.

NOTICE OF TRUSTEE'S SALE

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

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

The 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 other 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 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 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to 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.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, 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 refiled may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

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.

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.

TAMERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 165-00061

PAGE 2

NOTICE OF TRUSTEE'S SALE

Dated May 23, 2025.

/s/ Selim H. Taherzadeh

Selim H. Taherzadeh
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001
(469) 729-6800

Return to: **TAHERZADEH, PLLC**
15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

BY: 
LAURA A. HUGHES
COUNTY CLERK

2025 MAY 29 AM 8:02

FILED FOR RECORD
KAUFMAN CO. TEXAS

CAUSE NUMBER 120279-86

**IN RE: ORDER FOR FORECLOSURE
CONCERNING**

**506 N. WASHINGTON ST.
KAUFMAN, TX 75142**

UNDER TEX. R. CIV. PROC. 736

Petitioner:

CREDIT UNION OF TEXAS,

Respondent(s):

**JUAN JAVIER GUERRERO AND
RAFAELA CAVILLO MARTINEZ**

IN THE DISTRICT COURT

86th JUDICIAL DISTRICT OF

KAUFMAN COUNTY, TEXAS

DEFAULT ORDER ALLOWING FORECLOSURE

Credit Union of Texas, Petitioner, on behalf of itself, its successors and assigns, has brought before this Court for consideration its Application for Court Order Allowing Foreclosure of a Lien Under Texas Constitution Article XVI, Section 50(a)(6)(D) ("Application"). Having considered the evidence presented, the Court finds that:

- 1) the Application complies with Texas Rules of Civil Procedure ("TRCP") 736.1;
- 2) the Application was properly served in accordance with TRCP 736.3;
- 3) a Respondent did not file a response to the Application by the due date; and
- 4) the return of service has been on file with the Clerk of the Court for at least 10 days; and
- 5) Petitioner has established the basis for foreclosure and finds that:

(a) Petitioner is the holder of a Texas Home Equity Note secured by a lien created

under Texas Constitution Article XVI, Section 50(a)(6). A debt exists.

(b) Installment payments have not been made when due and owing pursuant to the terms of the Note and Deed of Trust.

(c) The obligation secured by the lien sought to be foreclosed is in default.

(d) The requisite notice to cure the default has been mailed to each person as required under applicable law and the loan agreement, contract, or lien sought to be foreclosed and the opportunity to cure has expired. Before the Application was filed, any other action required under applicable law and the loan agreement, contract, or lien sought to be foreclosed was performed.

IT IS THEREFORE ORDERED that:

1. Credit Union of Texas, together with its successors and assigns, is hereby authorized to serve Notice of Sale on each Respondent and may proceed with a foreclosure sale in accordance with the security agreement and Texas Property Code Section 51.002 concerning the property with a commonly known mailing address of 506 N. Washington St., Kaufman, TX 75142 and legal description as described in the Real Property Records of Kaufman County, Texas as follows:

BEING A PORTION OF BLOCK 3 OF THE A.M. MOORE ADDITION, AN ADDITION TO THE CITY OF KAUFMAN, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 82, PLAT RECORDS, KAUFMAN COUNTY, TEXAS AND ALSO BEING THE SAME TRACT OF LAND CONVEYED TO TODD D. MORTEN AND WIFE, KELLY M. MORTEN, BY DEED RECORDED IN VOLUME 1304, PAGE 899, DEED RECORDS, KAUFMAN COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2 INCH DIAMETER IRON PIPE FOUND AT THE NORTHWEST CORNER OF BLOCK 3, SAID POINT BEING AT THE INTERSECTION OF THE SOUTH LINE OF 2ND NORTH STREET AND THE EAST LINE OF N. WASHINGTON STREET;

THENCE SOUTH 89 DEG. 19 MIN. 45 SEC. EAST, ALONG SAID SOUTH LINE, A DISTANCE OF 110.00 FEET TO A 1/2 INCH DIAMETER IRON ROD SET AT THE NORTHWEST CORNER OF A 0.198 OF AN ACRE TRACT OF LAND CONVEYED TO CAMERON D. LISENBEE AND LAURA H. LISENBEE, BY DEED RECORDED IN VOLUME 1193, PAGE 814, DEED RECORDS, KAUFMAN COUNTY, TEXAS;

THENCE NORTH 00 DEG. 22 MIN, 33 SEC. WEST, ALONG THE %VEST LINE OF SAID 0.198 OF AN ACRE TRACT, A DISTANCE OF 59.90 FEET TO A FENCE POST FOR CORNER AT AN ELL CORNER OF SAID 0.198 OF AN ACRE TRACT;

THENCE NORTH 89 DEG. 19 MIN, 45 SEC. WEST, A DISTANCE OF 110.00 FEET TO A 3/8 INCH DIAMETER IRON ROD FOUND FOR CORNER IN THE EAST LINE OF N. WASHINGTON STREET;

THENCE NORTH 00 DEG. 22 MIN. 33 SEC. EAST (DIRECTIONAL CONTROL PER VOLUME 1304, PAGE 899), ALONG SAID EAST LINE, A DISTANCE OF 59.90 FEET TO THE PLACE OF BEGINNING.

2. The name and last known address of each respondent subject to the order are:

Juan Javier Guerrero
506 N. Washington St.
Kaufman, TX 75142

Rafaela Calvillo Martinez
506 N. Washington St.
Kaufman, TX 75142

3. The recording or indexing information of each lien to be foreclosed is as follows:

Instrument #: 2022-0009921 Book #: 7522 Page #: 481 in the Real Property Records of Kaufman County, Texas.

4. A conformed copy of an Order Allowing Foreclosure must be attached to the trustee or substitute trustee's foreclosure deed in accordance with Rule 736.12 of the Texas Rules of Civil Procedure.

5. Petitioner may communicate with each Respondent and all third parties as reasonably necessary to conduct a foreclosure sale.

6. Notice of Foreclosure Sale must be mailed to Respondent's counsel by certified mail if a Respondent is represented by counsel.

Signed, this _____ day of 5/22/2025, 2025.



Judge Presiding

Return to:
Taherzadeh, PLLC
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001

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 send of this notice immediately.

NOTICE OF FORECLOSURE SALE

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

LOT 2, BLOCK 576, REVISED MAP OF THE CITY OF TERRELL, KAUFMAN, COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 1, PAGE 1, NOW VOLUME 138, PAGE 640, DEED RECORDS, KAUFMAN, COUNTY, TEXAS

The Real Property or its address is commonly known as LT 2, BLK 576, Terrell, Texas 75160.

2. *Instruments to be Foreclosed.* The instruments to be foreclosed is the Deed of Trust recorded in Document Number 2023-0010168 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: July 1, 2025

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 4:00 p.m.

Place: Kaufman County Courthouse in Kaufman, Texas, at the following location:

on the front steps of the Kaufman County Courthouse, 100 W. Mulberry Street, Kaufman, Texas 75142, in Kaufman County, Texas, or at such other area as may be currently designated by the Commissioners Court of Kaufman County for the conducting of such sales in Kaufman County, Texas, the county in which the mortgaged property is situated.

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 reschedule foreclosures 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.

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 notes up to the amount of the unpaid debt secured by the Deeds 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 Deeds 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 Deeds 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 or Substitute 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 or Substitute 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.

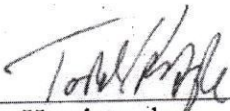
5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by Robbi Jill Young as Manager of RJY Construction, LLC.

6. *Obligations Secured.* The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note dated April 12, 2023 in the original principal amount of \$64,000, executed by Robbi Jill Young, Manager of RJY Construction, LLC, and payable to the order of Firststar Bank; (b) all renewals and extensions of the notes; (c) any and all present and future indebtedness of RJY Construction, LLC to Firststar Bank. Northeast National Bank is the current owner and holder of the Obligations and is the beneficiary under the deeds of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Todd A. Hoodenpyle, Singer & Levick, P.C., 16200 Addison Road, Suite 140, Addison, Texas 75001.

7. *Default and Request to Act.* Default has occurred under the Deeds of Trust, and modifications thereto, 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 substitute trustee to conduct the sale.


Dated: May 28, 2025.



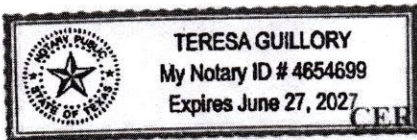
Todd A. Hoodenpyle
Substitute Trustee
Singer & Levick, P.C.
16200 Addison Road, Suite 140
Addison, Texas 75001
(972) 380-5533
(972) 380-5748 facsimile

THE STATE OF TEXAS §
 §
COUNTY OF DALLAS §

This instrument was acknowledged before me on May 28, 2025 by Todd A. Hoodenpyle, Substitute Trustee.



Teresa Guillory
Notary Public, State of Texas




CERTIFICATE OF POSTING

I, _____, declare under penalty of perjury that on the _____ day of _____, 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).

By: _____

SUBSTITUTE TRUSTEE'S ADDRESS:

16200 Addison Road, Suite 140
Addison, Texas 75001

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 MAY 29 PM 1:02
LAURA A. HUGHES
COUNTY CLERK
BY: 
THE CLERK

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 JUN -5 AM 8:12

LAURA A. HUGHES
COUNTY CLERK

BY: 

Notice of Foreclosure Sale

June 5, 2025

Texas Home Equity Fixed/Adjustable Rate Note/Texas Home Equity Security Instrument
(First Lien) ("Deed of Trust"):

Dated: May 3, 2023

Grantor: Keith Cumbie and spouse, Laurie Lea Short

Trustee: Michael Fritz Baird

Lender: Texas Dow Employees Credit Union

Recorded in: Filed of record under clerk's file number 2023-0012447 of the real property records of Kaufman County, Texas

Legal Description: **Lot 3, Willow Lake Ranch Estates, an Addition to the City of Crandall, Texas, according to the Plat thereof recorded in Cabinet 1, Page 625, Plat Records, Kaufman County, Texas.**

Property Address: 106 Willow Lake, Crandall, TX 75114

Secures: Texas Home Equity Fixed/Adjustable Rate Note ("Note") in the original principal amount of \$384,000.00, executed by Keith Cumbie ("Borrower") and payable to the order of Lender

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

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

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

Foreclosure Sale:

Date: July 1, 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 11:00 a.m. and not later than three hours thereafter.**

ISL
112645

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

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

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

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

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

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

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

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

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

Assert and protect your rights as a member of the armed forces of the United States.

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

Donna Stockman

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

R1576

Our Case Number: 25-02270-FC

NOTICE OF TRUSTEE'S SALE

WHEREAS, on March 27, 2024, ADAM GRAYSON LANGFORD, AN UNMARRIED MAN,, executed a Deed of Trust/Security Instrument conveying to MALCOLM D. GIBSON, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR TAYLOR MORRISON HOME FUNDING, 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 2024-0008729 , in Book 8436, at Page 484, 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, JULY 1, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, I will sell said Real Estate at Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in **KAUFMAN COUNTY, TEXAS** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Said Real Estate is described as follows: LOT THIRTY-ONE (31) BLOCK D, OF RIVER RIDGE NORTH PHASE 1, A SUBDIVISION TO THE CITY OF CRANDALL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLEEVE 174, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Property Address: 1709 ARROYO RD, CRANDALL, TX 75114
Mortgage Servicer: NATIONSTAR
Noteholder: LAKEVIEW LOAN SERVICING, LLC
8950 CYPRESS WATERS BLVD., COPPELL, TX 75019

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

ACTIVE MILITARY SERVICE NOTICE

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

WITNESS MY HAND this 5 day of June, 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, David Stockman, Guy Wiggs, Jeff Benton, Brandy Bacon, Jack Beckman, Michelle Schwartz, Donna Stockman, Janet Pinder, Jamie Dworsky, Angela Cooper, Stockman Foreclosure Services inc., Marinosci Law Group PC

Substitute Trustee Address:

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 JUN -5 AM 8:12

LAURA A. HUGHES
COUNTY CLERK

BY: *[Signature]*
THE CLERK

Notice of Substitute Trustee's Sale

Date: June 5, 2025

Substitute Trustee: Mike Lester

Substitute Trustee's Address: 3045 Lackland Road, Fort Worth, TX 76116

Mortgagee: LTP Finance, LLC, a Texas limited liability company

Note: \$70,500.00

Deed of Trust

Date: January 15, 2009

Grantor: George Martinez

Original Mortgagee: LTP Finance, LLC, a Texas limited liability company

Recording information: Document No. 2009-00001691, Kaufman County, Texas

Property: Lot 93, The One Forty Place Rev, an Addition to the City of Kaufman, Kaufman County, Texas, according to the Map or Plat thereof Recorded in Volume 2, Page 215, of the Plat Records of Kaufman County, Texas, including all personal property secured by the security agreement included in the Deed of Trust.

County: Kaufman

Date of Sale (first Tuesday of month): July 1, 2025

Time of Sale: 10:00 a.m.

Place of Sale: in front of the Kaufman County Justice Center (Main Courthouse), 1902 E. US Highway 175, Kaufman, Texas 75142 or as designated by the County Commissioner's Office or as designated by the County Commissioner's Court.

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 JUN -5 AM 9:30
LAURA A. HUGHES
COUNTY CLERK
BY: _____

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.

Mortgagee has appointed Mike Lester as Substitute Trustee under the Deed of Trust. Mortgagee has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

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


Mike Lester

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 30, BLOCK 14, HEARTLAND PHASE 7B, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 319. MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 08/15/2017 and recorded in Book 5428 Page 181 Document 2017-0018720 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: 07/01/2025

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 MAHDI SCHINDELHEIM, provides that it secures the payment of the indebtedness in the original principal amount of \$278,160.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Truist Bank is the current mortgagee of the note and deed of trust and TRUIST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is Truist Bank c/o TRUIST BANK, 1001 Semmes Ave. Richmond, VA 23224 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.auction.com or (800) 280-2832

Certificate of Posting

I am Randy Daniel whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 6/25/25 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 JUN -5 AM 11:04
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: 04/26/2021
Grantor(s): BRITTANY WALTHER, AN UNMARRIED WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LOANDEPOT.COM, LLC, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$232,608.00
Recording Information: Book 6975 Page 363 Instrument 2021-0017537
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 3102 ZAPTA ROAD, 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: Lakeview Loan Servicing, LLC
Mortgage Servicer: M&T Bank
Current Beneficiary: Lakeview Loan Servicing, LLC
Mortgage Servicer Address: 4425 Ponce De Leon Blvd, Mailstop MS5/251, Coral Gables, FL 33146

SALE INFORMATION:

Date of Sale: Tuesday, the 1st day of July, 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 Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs, 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. Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS". purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

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

BY: 
LAURA A. HUGHES
COURT CLERK
DEPUTY

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 JUN -5 AM 11:02

Certificate of Posting

I am Randy Darr whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 1-5-05 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 Darr

Exhibit "A"

LOT NINE (9) BLOCK "O" OF FINAL PLAT OF WINDMILL FARMS PHASE 4A, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CABINET 3, SLEEVE 513 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

112728
25TX373-0143
3350 MARGAY RUN, CRANDALL, TX 75114

NOTICE OF FORECLOSURE SALE

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

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

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

Sale Information: July 01, 2025, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court.

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

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 JUN -9 AM 11:20
BY:  LAURA A. HUGHES
COUNTY CLERK
DEPUTY

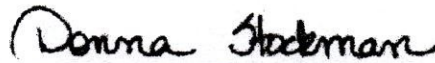
Substitute Trustee(s): Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Kathy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

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

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



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



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

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 9 day of June, 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).

24TX255-0050
309 E. MOWRY ST., CRANDALL, TX 75114

NOTICE OF FORECLOSURE SALE

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

SEE EXHIBIT A

Security Instrument: Deed of Trust dated May 6, 2024 and recorded on May 13, 2024 as Instrument Number 2024-0014483 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: July 01, 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 QUALITY HOMEBUYERS LLC secures the repayment of a Note dated May 6, 2024 in the amount of \$142,800.00. BFSR4, LLC, whose address is c/o Boomerang Capital Partners, LLC, 2152 S. Vineyard #105, Mesa, AZ 85210, is the current mortgagee of the Deed of Trust and Note and Boomerang Capital Partners, 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.

BY: 
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

2025 JUN -9 AM 11:20

FILED FOR RECORD
KAUFMAN CO. TEXAS

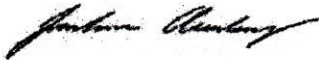


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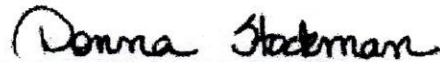
Substitute Trustee(s): Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Kathy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



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



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

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 9 day of June, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

EXHIBIT A

All that certain lot, tract or parcel of land situated within the corporate limits of the City of Crandall, Kaufman County, Texas, being part of Lots No. 1 and 2, of Block No. 14 as shown on Plat of said City recorded in Volume 107, Page 584, of the Deed Records of Kaufman County, Texas, and being more completely described as follows, to-wit; BEGINNING at a 1/2" iron rod for corner at the East corner of Lot No. 1, the East corner of said Block No. 14 and being at the intersection of the Northwest line of Mowry Street with the Southwest line of Sixth Street; THENCE S 72 deg. 30 min. W, with the Southwest line of Block No. 14 and the Southeast line of Lot No. 1, a distance of 90.00 ft. to a 1/2" iron rod for corner; THENCE N 17 deg. 30 min. W, a distance of 100.00 ft. to a 1/2" iron rod in the Northwest line of Lot No. 2; THENCE N 72 deg. 30 min. E, with the said Northwest line, a distance of 90.00 ft. to a 1/2" iron rod at the North corner of said Lot No. 2 and in the Southwest line of Sixth Street; THENCE S 17 deg. 30 min. E, with the Southwest line of Sixth Street, a distance of 100.00 ft to the place of beginning.

APPOINTMENT OF SUBSTITUTE TRUSTEE
and NOTICE OF TRUSTEE SALE

Date: June 03, 2025

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

Mortgagee: Lucravity Capital, LLC

Mortgagee's Address: 401 Exchange Drive, Arlington, TX 76011

Note: Note dated June 4, 2019, in the amount of \$159,900.00

Deed of Trust:

Date: June 4, 2019

Grantor: Fidencio Garcia Espinoza & Rocio Ledezma Vargas Garcia

Mortgagee: Lucravity Capital, LLC

Recording Information: Recorded in Document No. 2019-0012864


Property (including any improvements): Exhibit A

County: KAUFMAN

Date of Sale: (first Tuesday of month) July 1, 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 JUN 10 PM 2:14
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.

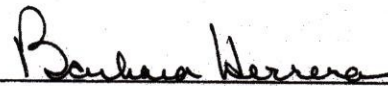
In accordance with Texas Property Code 51.0076, the undersigned agent for the mortgage servicer has named and appointed, and by those prospects does name and appoint the following as Substitute Trustee to act under and by virtue of said Deed of Trust.

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 July 1, 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 7/1/25

Randy Daniel
NAME

AS SUBSTITUTE TRUSTEE

EXHIBIT "A"

TRACT 24

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 withing 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 1868.02 feet for witness;

THENCE North 44 degrees 53 minutes 16 seconds West, within County Road No. 4101, 266.86 feet to a point for a corner;

THENCE North 45 degrees 02 minutes 32 seconds East, passing a 1/2 inch steel rod set capped "Vogt 5248" at 30.00 feet, in all 1676.04 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 43 seconds West, passing a 1/2 inch steel rod set and capped "Vogt 5248" at 1645.43 feet, in all 1675.43 feet to the Point of Beginning and containing 10.27 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.

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(s): Steven T. Holmes or Michael W. McGee

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2017 JUN 10 AM 10:42
BY: LAURA A. HUGHES
COUNTY CLERK
M

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

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

Foreclosure Sale:

Date: **Tuesday, July 1, 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: Kaufman County Courthouse, 1902 US-175, Kaufman, TX 75142 or if the preceding area is no longer the area(s) designated by the Kaufman County Commissioner's Court, in the area otherwise most recently 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.

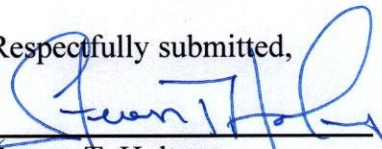
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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: June 10, 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

Notice of Foreclosure Sale

June 10, 2025

Deed of Trust ("Deed of Trust"):

Dated: March 1, 2023

Grantor: Everardo Ramos Bravo

Trustee: J. Mark Riebe

Lender: TexasBank

Recorded in: Instrument No. 2023-0005287 of the real property records of Kaufman County, Texas

Legal Description: Lot 21, Block B, THE TOWN OF FORNEY, Kaufman County, Texas, and being described in Deed to Kelley D. Fancher and Ruth Anne Fancher, recorded in Volume 801, Page 315, Deed Records, Kaufman County, Texas and being more particularly described by Metes and Bounds in Exhibit "A" attached hereto and made a part hereof for all purposes

Property Address: 106 West Shands Street, Forney, TX 75126

Secures: Promissory Note ("Note") in the original principal amount of \$184,000.00, executed by Everardo Ramos Bravo ("Borrower") and payable to the order of Lender

Substitute Trustee: Craig C. Lesok

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

Nominee for Lender/ Beneficiary: Mortgage Electronic Registration Systems, Inc. ("MERS")

Nominee for Lender/ Beneficiary's Address: P.O. Box 2026, Flint, MI, 48501

Foreclosure Sale:

Date: Tuesday, July 1, 2025

Time: The sale of the Property will be held between the hours of 10:00

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 JUN 10 AM 10:50
BY: LAURA A. HUGHES
COUNTY CLERK
DEPUTY

A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 P.M. and not later than three hours thereafter.

Place: The Commissioners Court of Kaufman does hereby designate the front steps of the Kaufman County Justice Center located at 1902 US Highway 175 as the appropriate site for all foreclosures and auctions

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 TexasBank's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, TexasBank, 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 TexasBank's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with TexasBank's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Nominee for Lender/ Beneficiary is representing TexasBank in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with TexasBank. The address of Nominee for Lender/ Beneficiary is set forth above.

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

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

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

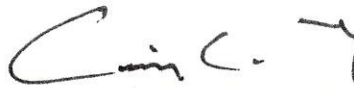
Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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

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



Craig C. Lesok
Attorney for Lender
SBOT No. 24027446



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

EXHIBIT "A"

LOT 21, BLOCK B, THE TOWN OF FORNEY, KAUFMAN COUNTY, TEXAS, AND BEING DESCRIBED IN DEED TO KELLEY D. FANCHER AND RUTH ANNE FANCHER, RECORDED IN VOLUME 801, PAGE 315, DEED RECORDS, KAUFMAN COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BELOW:

BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND OUT OF THE JOHN GREGG SURVEY, ABSTRACT NO. 171 AND OUT OF BLOCK B OF FORNEY REVISED, SITUATED IN THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, AND BEING THAT SAME TRACT OF LAND CONVEYED BY DEED TO KELLEY AND RUTH FANCHER AS RECORDED IN VOLUME 801, PAGE 315 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT AN IRON ROD FOUND FOR CORNER IN THE NORTHERLY LINE OF WEST SHANDS STREET, SAID CORNER BEING THE SOUTH CORNER OF SAID FANCHER TRACT, AND BEING THE WEST CORNER OF A TRACT OF LAND CONVEYED BY DEED TO AMY N LANE AS RECORDED IN VOLUME 5911, PAGE 48 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS;

THENCE NORTH 56 DEG 30 MIN 00 SEC WEST, WITH THE SOUTHWEST LINE OF SAID FANCHER TRACT, AND WITH THE NORTHERLY LINE OF SAID WEST SHANDS STREET, A DISTANCE OF 100.00 FEET TO AN IRON PIN FOUND FOR CORNER, SAID CORNER BEING THE WEST CORNER OF SAID FANCHER TRACT, AND BEING THE MOST SOUTHERLY CORNER OF A TRACT OF LAND CONVEYED BY DEED TO FORNEY ISD;

THENCE NORTH 31 DEG 11 MIN 00 SEC EAST, WITH THE COMMON LINE OF SAID FANCHER AND FORNEY ISD TRACTS, GENERALLY ALONG A FENCE LINE, A DISTANCE OF 177.80 FEET TO AN IRON ROD FOUND FOR CORNER, SAID CORNER BEING THE NORTH CORNER OF SAID FANCHER TRACT, AND BEING AN INSIDE ELL CORNER OF SAID FORNEY ISD TRACT;

THENCE SOUTH 58 DEG 54 MIN 30 SEC EAST, CONTINUING WITH THE SAID

COMMON LINE OF SAID FANCHER AND FORNEY ISD TRACTS, GENERALLY ALONG A FENCE LINE, A DISTANCE OF 99.86 FEET TO A POINT FOR CORNER, SAID CORNER BEING THE EAST CORNER OF SAID FANCHER TRACT, AND BEING IN THE SOUTHWEST LINE OF A TRACT OF LAND CONVEYED BY DEED TO BERTHA GAMEZ AS RECORDED IN VOLUME 4481, PAGE 210 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING A SOUTHEAST CORNER OF SAID FORNEY ISD TRACT;

THENCE SOUTH 31 DEG 11 MIN 00 SEC WEST, WITH THE COMMON LINE OF SAID FANCHER AND GAMEZ TRACTS, A DISTANCE OF 182.00 FEET TO THE POINT OF BEGINNING, AND CONTAINING 0.413 OF AN ACRE OF LAND, MORE OR LESS.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 JUN 10 PM 1:59

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

WHEREAS, on or about May 13, 2024, 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 Odilia Ngwa, the present owner of said real property, to The Villages of Fox Hollow Homeowners' Association, Inc. (the "Association"); and

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

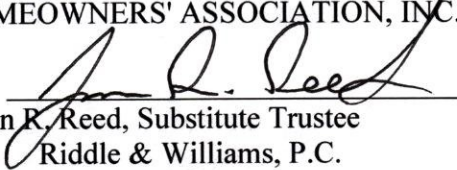
NOW, THEREFORE, notice is hereby given that on **Tuesday, July 1, 2025**, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the 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 37, Block Z, The Villages of Fox Hollow - Phase 5B, an Addition to the City of Forney, Kaufman County, Texas, according to the Plat recorded in Cabinet 3, Sleeve 598, Plat Records of Kaufman County, Texas (1193 Wimberly Drive)

WITNESS my hand this 9 day of June, 2025

THE VILLAGES OF FOX HOLLOW
HOMEOWNERS' ASSOCIATION, INC.

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

The within notice was posted by me on the ___ day of _____, 2025, at the Kaufman County Courthouse in Kaufman, Texas.

CAUSE NO. 118781-489

IN RE: ORDER FOR FORECLOSURE
CONCERNING

1193 Wimberly Drive
Forney, TX 75126

UNDER TEX. R. CIV. PROC. 736

AND ODILIA NGWA

§
§
§
§
§
§
§
§

IN THE DISTRICT COURT OF

KAUFMAN COUNTY, TEXAS

489TH JUDICIAL DISTRICT

ORDER FOR FORECLOSURE

On **October 18, 2024**, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action was presented to the Court. **The Villages of Fox Hollow Homeowners' Association, Inc.** (the "Association"), Petitioner herein, seeks an order pursuant to Tex. R. Civ. Proc. 736 to foreclose the Association's assessment lien against 1193 Wimberly Drive, Forney, Texas 75126, and further described as follows:

Lot 37, Block Z, The Villages of Fox Hollow - Phase 5B, an Addition to the City of Forney, Kaufman County, Texas, according to the Plat recorded in Cabinet 3, Sleeve 598, Plat Records of Kaufman County, Texas (1193 Wimberly Drive) (hereinafter the "Property").

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

Odilia Ngwa
1193 Wimberly Drive
Forney, Texas 75126

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

1. This proceeding is brought in the county in which all or part of the real property encumbered by the lien sought to be foreclosed is located.
2. The Association is governed by the Declaration of Covenants, Conditions and Restrictions for The Villages of Fox Hollow (the "Declaration"), as corrected and supplemented from time to time.
3. The Property is subject to and governed by the Declaration.
4. By virtue of Respondent's acquisition of the Property, Respondent agreed to and became obligated by the Declaration to pay to the Association all assessments for the expense of administration, maintenance, upkeep and repair of the Community as assessed in accordance with the Declaration, as more particularly shown in Article III of the Declaration.
5. Article III, Section 3.8 of the Declaration creates an assessment lien against the Property to secure payment of assessments and other charges pursuant to Tex. R. Civ. Proc. 735.1(c) and Tex. Prop. Code 209.0092.
6. Article III, Section 3.10 of the Declaration further provides that the Association may foreclose its assessment lien by appropriate judicial or non-judicial proceedings.
7. During the period of Respondent's ownership, Respondent has been assessed maintenance fees in a non-discriminatory manner based on Respondent's ownership of the Property.

8. Article III, Section 3.10 of the Declaration and Texas Property Code 5.006 provide for recovery of attorney's fees and expenses incurred in the collection of delinquent assessments.
9. As of September 18, 2024, Respondent is 20 months in default in his/her obligations to the Association for a total of Two Thousand Two Hundred and Twenty Three Dollars and Fifty Six Cents (\$2,223.56).
10. Respondent has been notified of the amounts due and unpaid attributed to Respondent's failure to pay the assessments and other charges by notice letter dated February 21, 2024.
11. A Notice of Lien was filed on or about May 13, 2024 at Instrument No. 2024-00154503 in the office of the County Clerk of KAUFMAN, Texas, and Respondent was notified of same by letter dated May 8, 2024.
12. The Association afforded Respondent thirty (30) days to cure the default pursuant to the May 8, 2024 letter, and such opportunity to cure the default has expired.
13. Prior to filing this Application, the Association performed all actions required under applicable law and the terms of the Declaration required prior to foreclosing the Association's assessment lien against the Property.

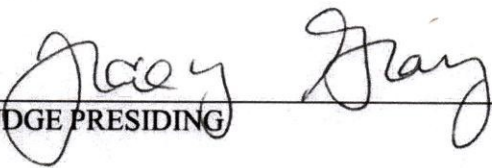
THE COURT THEREFORE GRANTS the Association's Application for Foreclosure under Tex. R. Civ. Proc. 736.

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

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

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

SIGNED ON 2-6-25


JUDGE PRESIDING

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 JUN 10 PM 1:59

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

WHEREAS, on or about March 7, 2024, 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 Olaolu Kasunmu and Yetunde Sarumi, the present owners of said real property, to The Villages of Fox Hollow Homeowners' Association, Inc. (the "Association"); and

WHEREAS, the said Olaolu Kasunmu and Yetunde Sarumi 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;

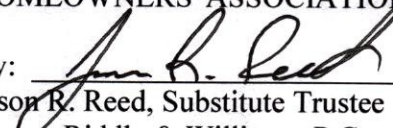
NOW, THEREFORE, notice is hereby given that on **Tuesday, July 1, 2025**, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the 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 14, Block X, The Villages of Fox Hollow - Phase 5, an Addition to the City of Forney, Kaufman County, Texas, according to the Map or Plat recorded in Cabinet 3, Sleeve 355, Plat Records of Kaufman County, Texas (417 Anderson Lane)

WITNESS my hand this 27 day of May, 2025

THE VILLAGES OF FOX HOLLOW
HOMEOWNERS' ASSOCIATION, INC.

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

The within notice was posted by me on the ___ day of _____, 2025, at the Kaufman County Courthouse in Kaufman, Texas.

BTH Bank, National Association, Noteholder
August REI, LLC, Loan Servicing Company
Ghrist Law Firm PLLC (hereinafter "Attorney")

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 JUN 10 PM 2:43

LAURA A. HUGHES
COUNTY CLERK

BY: _____

DEPUTY

Hiram Celestino Aguila

1022 Hampton Dr, Forney, TX 75126

Sent via first class mail and CMRR # 9489 0178 9820 3039 9600 29 on 06.10.2025

NOTICE OF TRUSTEE'S SALE

WHEREAS Hiram Celestino Aguila and executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Kaufman County, Texas and is recorded under Clerk's File/Instrument Number 2022-0028070, to which reference is made for all purposes.

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

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

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

1. Date, Place, and Time of Sale:

Date: Tuesday, the 1st day of July, 2025

Time: The sale shall begin no earlier than 1:00 P.M. or no later than three hours thereafter.

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

2. Property to be Sold:

Lot 32, Block F, Windmill Farms, Phase 1A, 1B & IC, an addition to Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 213, Plat records, Kaufman County, Texas.

3. Name and Address of Sender of Notice:

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

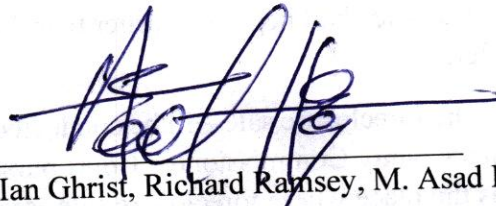
Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Bidders may be required to pay in cash immediately and without any delay. The foregoing is a bidding condition.

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

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

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

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




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

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

JUAN EDGAR BLANCO JASSO
IRASEMA RODRIGUEZ
19685 CR 4045 A Kemp TX 75143

Sent via first class mail and CMRR # 9489 0178 9820 3039 9604 70 on 06.10.2025

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 JUN 10 PM 2:42
LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

JUAN EDGAR BLANCO JASSO
IRASEMA RODRIGUEZ
0 Fogleman Rd, Kemp, TX 75143

Sent via first class mail and CMRR # 9489 0178 9820 3039 9604 94 on 06.10.2025

NOTICE OF TRUSTEE'S SALE

WHEREAS JUAN EDGAR BLANCO JASSO and IRASEMA RODRIGUEZ executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Kaufman County, Texas and is recorded under Clerk's File/Instrument Number 2023-0015173, to which reference is made for all purposes.

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

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

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

1. Date, Place, and Time of Sale:

Date: Tuesday, the 1st day of July, 2025

Time: The sale shall begin no earlier than 1:00 P.M. or no later than three hours thereafter.

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

2. Property to be Sold:

TRACT 1: All that certain lot, tract or parcel of land, part of the James Sharp Survey, Abstract No. 448, Kaufman County, Texas, part of that certain Tract Two, called 7.70

acres, conveyed to Wilburn Horace Randall by Mary Idell Perkins on April 3, 1987, recorded in Vol. 887 page 465 of the Deed Records of Kaufman County, Texas and being more completely described as follows, to-wit: BEGINNING at a point at the Northeast corner of the above mentioned 7.70 acre tract, at the Northwest corner of the Wilburn Horace Randall 1.14 acre Sixth-1 Tract, recorded in Vol. 565 Page 477 of the Deed Records of Kaufman County, Texas and being in the centerline of Fogleman Road, from which a 1/2" Iron rod found in the South line of said road bears S 2 deg. 11 min. 26 sec. E-19.84 ft. THENCE S 2 deg. 11 min. 26 sec. E, with the East line of said 7.70 acre tract, a distance of 780.94 ft. to a 1/2" Iron rod found at the Southeast corner of same and being in the North line of the Paul Ellis McDougald 54 acre Tract One, recorded in Vol. 936 Page 243 of the Deed Records of Kaufman County, Texas. THENCE S 89 deg. 01 min. 22 sec. W, with the South line of said 7.70 acre tract, a distance of 214.62 ft. to a 3/8" Iron rod set for corner. THENCE N 2 deg. 12 min. 38 sec. W, a distance of 779.93 ft. to a point in the North line of said 7.70 acre tract and being in the centerline of Fogleman Road, from which a 3/8" Iron rod set in the South line of said road bears S 2 deg. 12 min. 38 sec. E-19.57 ft. THENCE N 88 deg. 45 min .00 sec. E, with the centerline of Fogleman Road, a distance of 214.87 ft. to the point of beginning, containing 3.847 acres of land, of which 0,097 of an acre is within said Fogleman Road. TRACT 2: All that certain lot, tract or parcel of land. part of the James Sharp Survey, Abstract No. 448, Kaufman County, Texas, all of that certain called 1.00 acre tract conveyed to Wilburn Horace Randall by Vera M. Davidson on June 1, 1982, recorded in Vol. 717 Page 483 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 Southeast corner of the above mentioned 1.00 acre tract, recorded in Vol. 717 Page 483, at the occupied Northeast corner of the Paul Ellis McDougald 54 acre Tract One, recorded in Vol. 936 page 243 of the Deed Records of Kaufman County, Texas and being in the West Right of Way line of State Highway No. 274. THENCE S 89 deg. 01 min. 22 sec. W, with the South line of said 1.00 acre tract, recorded in Vol. 717 Page 483, a distance of 339.69 ft. to a 1/2" Iron rod found at the Southwest corner of same, at the Southeast corner of the Wilburn Horace Randall 7.70 acre Tract Two, recorded in said 717 page 483 of the Deed Records of Kaufman County, Texas. THENCE N 2 deg. 11 min. 26 sec. W, with the West line of said 1.0 acre tract, recorded in Vol. 717 Page 483, a distance of 127.52 ft. to a 3/8" Iron rod set at the Northwest corner of same and being at the Southwest corner of the Wilburn Horace Randall 1.0 acre Tract One, recorded in Vol. 887 Page 465 of the Deed Records of Kaufman County, Texas. THENCE N 89 deg. 03 min. 15 sec. E, with the North line of said 1.00 acre tract recorded in Vol. 717 Page 483, a distance of 340.07 f. to a 3/8 ron rod set at the Northeast corner of same, at the Southeast corner of said 1.00 acre tract, recorded in Vol. 887 page 455 and being in the West Right of Way line of State Highway No. 274. THENCE S 2 deg. 01 min. 10 sec. E, with the West Right of Way fine of State Highway No. 274, a distance of 127.32 ft. to the point of beginning, containing 0.994 of an acre of land

3. Name and Address of Sender of Notice:

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

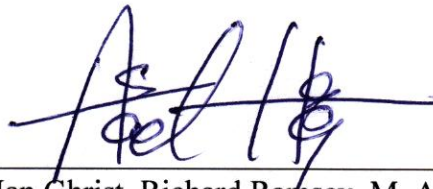
Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in “as is, where is” condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Bidders may be required to pay in cash immediately and without any delay. The foregoing is a bidding condition.

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

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