

Vylla Solutions, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 24-32880

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 MAY -8 AM 8:24

LAURA A. HUGHES  
COUNTY CLERK

BY: 

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 9/29/2022, Brennan Andre Jones, an unmarried woman, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Angela R Hernandez, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$271,481.00, payable to the order of DHI Mortgage Company, Ltd, which Deed of Trust is Recorded on 10/3/2022 as Volume 2022-0037341, Book , Page , in Kaufman County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**Lot 7, Block "AF", Wildcat Ranch Phase 3, a Subdivision in Kaufman County, Texas, according to the map or plat thereof recorded in Document No. 2021-0050448, Cabinet 4, Slide 16, Plat Records of Kaufman County, Texas.**

Commonly known as: **3713 PRONGHORN LN CRANDALL, TX 75114**

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

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

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **8/5/2025 at 10:00 AM**, or no later than three (3) hours after such time, in **Kaufman** County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

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

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



4842444

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

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

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

WITNESS, my hand this 5/5/2025

WITNESS, my hand this 5/8/25

*Kavonnah Dobson*

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

*Donna Stedman*

By: Substitute Trustee(s)  
Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian  
Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs  
C/O Vylla Solutions, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

## NOTICE OF FORECLOSURE SALE

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

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

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 07/29/2005 and recorded in Book 2606 Page 381 Document 00016635 real property records of Kaufman County, Texas.

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

Date: 08/05/2025

Time: 10:00 AM


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

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

**5. Obligations Secured.** The Deed of Trust executed by DAVID H. JOHNSON AND SONIA R. KING, provides that it secures the payment of the indebtedness in the original principal amount of \$133,376.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF SHOREBREAK NPL TRUST is the current mortgagee of the note and deed of trust and SELECT PORTFOLIO SERVICING, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF SHOREBREAK NPL TRUST c/o SELECT PORTFOLIO SERVICING, INC., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

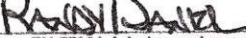
**6. Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston,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

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

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

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

### Certificate of Posting

I am  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 8-05-25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 MAY 22 AM 9:14  
BY:   
LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Randy Daniel, Cindy Daniel, Jim O`Bryant, Brian  
Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

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

TS No TX07000251-25-1

APN 200879 /  
00.0483.0008.0013.00.02.00

TO No 250257530-TX-RWI

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on August 9, 2022, RODRIQUE NJUAKOM CHIA, AN UNMARRIED MAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of TROY D. PHILLIPS, P.C. as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for TOWN SQUARE MORTGAGE AND INVESTMENTS LLC. DBA TOWN SQUARE MORTGAGE, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$427,121.00, payable to the order of Lakeview Loan Servicing, LLC as current Beneficiary, which Deed of Trust recorded on August 11, 2022 as Document No. 2022-0030983 in Book 7762, on Page 306 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 200879 / 00.0483.0008.0013.00.02.00

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

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

TS No TX07000251-25-1

APN 200879 /


TO No 250257530-TX-RWI

00.0483.0008.0013.00.02.00  
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, August 5, 2025 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.**

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

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

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

WITNESS, my hand this 22 day of MAY 2025.  


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

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

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

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

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

TS No TX07000251-25-1

APN 200879 /  
00.0483.0008.0013.00.02.00  
**EXHIBIT "A"**

TO No 250257530-TX-RWI

LOT 13, BLOCK "H", CLEMENTS RANCH, PHASE 3, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS,  
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 445, PLAT  
RECORDS OF KAUFMAN COUNTY, TEXAS.

25-02007  
4104 GAILLARDIA WAY, HEARTLAND, TX 75126

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 MAY 22 AM 10:49

LAURA A. HUGHES  
COUNTY CLERK

BY:   
REPLIES

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

**Property:**

The Property to be sold is described as follows:

LOT 25, BLOCK 5, HEARTLAND PARCEL 9A OF WINDFIELD VILLAGE PHASE 1, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 281, MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

**Security Instrument:**

Deed of Trust dated January 13, 2017 and recorded on January 17, 2017 at Instrument Number 2017-0001049 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

**Sale Information:**

August 5, 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 RODERICK J. TAYLOR JR AND CHRISTIE V. TAYLOR A/K/A CHRISTIE Y. TAYLOR secures the repayment of a Note dated January 13, 2017 in the amount of \$245,471.00. 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.**



4843522

*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 22 day of May, 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 [SUBSTITUTE] TRUSTEE'S SALE**

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

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

Date: August 05, 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 January 30, 2020 and recorded in Document INSTRUMENT NO. 2020-0003164; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS INSTRUMENT NO'S. 2023-0018334 & 2024-0006922 real property records of KAUFMAN County, Texas, with ALLAN BARING MORENO AND KAYLEEN MACABARE MORENO HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by ALLAN BARING MORENO AND KAYLEEN MACABARE MORENO HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$260,190.00, 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

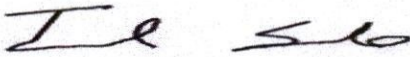
BY:  LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

2025 MAY 22 PM 1:53  
FILED FOR RECORD  
KAUFMAN CO. TEXAS



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

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

2606 PINCKNEY CT  
FORNEY, TX 75126

00000010292662

00000010292662

KAUFMAN

**EXHIBIT "A"**

LOT 16, BLOCK "H", OF CLEMENTS RANCH, PHASE 3, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 445, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Vylla Solutions, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 25-35115

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 MAY 23 PM 2: 28

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 4/8/2022, Reginald V Crouch, a married man, and Ginger Crouch, a married woman, as joint tenants with full rights of survivorship, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Black, Mann & Graham, L.L.P., as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for United Wholesale Mortgage, LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$430,804.00, payable to the order of United Wholesale Mortgage, LLC, which Deed of Trust is Recorded on 4/12/2022 as Volume 2022-0014340, Book , Page , in Kaufman County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**Lot 36, Block 35, Devonshire Village 7, an addition to the County of Kaufman, Texas, according to the map or plat thereof recorded in Cabinet 3, Page 664, Map and/or plat records, Kaufman County, Texas.**

Commonly known as: **1403 CROSSFORD TRAIL FORNEY, TX 75126**

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

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

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **8/5/2025 at 11:00 AM**, or no later than three (3) hours after such time, in **Kaufman** County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **At the commissioner's court of Kaufman county does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions.**

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

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

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

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

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

WITNESS, my hand this 5/22/2025

WITNESS, my hand this 5/23/25

*Kavonnah Dobson*

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

*Donna Stockman*

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

25-02145  
2316 JULIA LN, FORNEY, TX 75126

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 MAY 29 AM 11:28  
BY: LAURA A. HUGHES  
COUNTY CLERK  
PROPERTY

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

LOT 33, BLOCK GG, OF TRAVIS RANCH PHASE 2C, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER COUNTY CLERK'S FILE NO. 2017-0009358, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS AND IN CABINET 3, ENVELOPE 332, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Security Instrument: Deed of Trust dated September 8, 2022 and recorded on September 13, 2022 at Instrument Number 2022-0034972 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: August 5, 2025, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Courthouse, or as designated by the County Commissioners Court.

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

Obligation Secured: The Deed of Trust executed by DAKOTAH LANE EMBRY AND ANAIS V. ALARCON ALBORNOZ secures the repayment of a Note dated September 8, 2022 in the amount of \$324,291.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

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

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



4844047

*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 29 day of May, 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).

SL

R1482

**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: August 16, 2022

Grantor(s): Allison Wendy Stampely, An Unmarried Woman

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Broker Solutions, Inc. dba New American Funding

Original Principal: \$319,113.00

Recording Information: 2022-0031844

Property County: Kaufman

Property: Lot 24, in Block G, of Clements Ranch 6, an Addition in Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Slide 622, of the Map or Plat Records of Kaufman County, Texas.

Property Address: 2920 Doggett Drive  
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: New American Funding, LLC

Mortgage Servicer: New American Funding

Mortgage Servicer: 8201 North FM 620

Address: Suite 120  
Austin, TX 78726

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 MAY 29 AM 11:28

BY: LAURA A. HUGHES  
COUNTY CLERK

DEPUTY

**SALE INFORMATION:**

Date of Sale: August 5, 2025

Time of Sale: 11:00 AM or within three hours thereafter.

Place of Sale: At the Commissioners Court of Kaufman County does hereby designate the front steps of the Kaufman County Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

Substitute Trustee: Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Padgett Law Group, Michael J. Burns, Jonathan Smith, Gabrielle A. Davis, or Paige Jones, any to act

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

**APPOINTMENT OF SUBSTITUTE TRUSTEE:**

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

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

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

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

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

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

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

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

*PLG*

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

**CERTIFICATE OF POSTING**

My name is Donna Stockman, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 5/29/25, I filed at the office of the Kaufman County Clerk to be posted at the Kaufman County courthouse this notice of sale.

*Donna Stockman*

Declarant's Name: Donna Stockman

Date: 5-29-25q

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

WITNESS MY HAND this 29 day of May, 2025.

*Donna Stockman*

A

R1514  
Our Case No. 25-01952-FC

### APPOINTMENT OF SUBSTITUTE TRUSTEE and NOTICE OF TRUSTEE SALE

THE STATE OF TEXAS  
COUNTY OF KAUFMAN

**Deed of Trust Date:**  
October 21, 2022

**Property address:**  
623 HERITAGE HILL DR  
FORNEY, TX 75126

BY:   
LAURA A. HUGHES  
COUNTY CLERK

2025 MAY 29 AM 11:29

FILED FOR RECORD  
KAUFMAN CO. TEXAS

**Grantor(s)/Mortgagor(s):**  
CARLOS I ALARCON, A SINGLE MAN, AND  
EMMANUEL TORRES VARGAS, A MARRIED MAN, AS  
JOINT TENANTS

**LEGAL DESCRIPTION:** Lot 12, Block 16, HERITAGE HILL ADDITION, SECTION 2, an Addition to the City of Forney, Kaufman County, Texas, according to the map/plat thereof recorded in Volume 1, Page 286, Map Records, Kaufman County, Texas.

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

**Earliest Time Sale Will Begin:** 10:00 AM

**Current Mortgagee:**  
PENNYMAC LOAN SERVICES, LLC

**Date of Sale:** AUGUST 5, 2025

**Property County:** KAUFMAN

**Original Trustee:** GREGORY S GRAHAM

**Recorded on:** October 24, 2022  
**As Clerk's File No.:** 2022-0039660  
**Mortgage Servicer:**  
PENNYMAC LOAN SERVICES, LLC

**Substitute Trustee:**  
Randy Daniel, Cindy Daniel, Jim O' Bryant, Brian Hooper,  
Mike Jansta, Mike Hayward, Jay Jacobs, Jeff Benton, Brandy  
Bacon, Jack Beckman, Michelle Schwartz, Guy Wiggs,  
David Stockman, Donna Stockman, Janet Pinder, Jamie  
Dworsky, 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 Randy Daniel, Cindy Daniel, Jim O' Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jeff Benton, Brandy Bacon, Jack Beckman, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Jamie Dworsky, 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, AUGUST 5, 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.

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

**ACTIVE MILITARY SERVICE NOTICE**

**Assert and protect your rights as a member of the armed forces of the Unites 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, 5/28/25

MARINOSCI LAW GROUP, P.C.

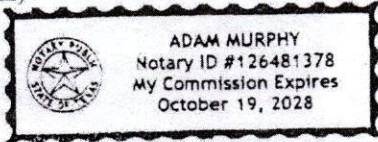
By: [Signature]  
SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 28 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)



[Signature]  
Notary Public for the State of TEXAS  
My Commission Expires: 10-19-28  
ADAM MURPHY  
Printed Name and Notary Public

Grantor: PENNYMAC LOAN SERVICES, LLC  
3043 TOWNSGATE ROAD, #200  
WESTLAKE VILLAGE, CA 91361  
Our File No. 25-01952

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

Vylla Solutions, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 25-35114

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 MAY 29 AM 11:29

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 12/1/2022, Richard L Nelson, unmarried man, 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 Guaranteed Rate, Inc., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$384,900.00, payable to the order of Guaranteed Rate, Inc., which Deed of Trust is Recorded on 12/5/2022 as Volume 2022-0044584, Book , Page , in Kaufman County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**Lot 26, Block 38, Devonshire Village 13A, an addition to the City of Dallas ETJ, Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Slide 682, Plat records, Kaufman County, Texas.**

Commonly known as: **2309 KIRKSTALL WAY FORNEY, TX 75126**

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

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

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **8/5/2025 at 11:00 AM**, or no later than three (3) hours after such time, in **Kaufman** County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **At the commissioner's court of Kaufman county does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions.**

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

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

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

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

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

WITNESS, my hand this 5/29/2025

WITNESS, my hand this 5-29-25

*Kavonnah Dobson*

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

*Donna Stockman*

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUN -2 PM 1:25

## Notice of Substitute Trustee Sale

LAURA A. HUGHES  
COUNTY CLERK

BY:   
CLERK

T.S. #: 23-10162

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

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

Date: 8/5/2025  
Time: The sale will begin no earlier than **11:00 AM** or no later than three hours thereafter.  
The sale will be completed by no later than **2:00 PM**  
Place: **Kaufman** County Courthouse in **KAUFMAN**, Texas, at the following location: **THE FRONT STEPS OF THE COURTHOUSE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

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

**LOT 15, BLOCK "B", OF CLEMENTS RANCH 6, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 622 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.**

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 3/30/2021 and is recorded in the office of the County Clerk of Kaufman County, Texas, under County Clerk's File No 2021-0012461, recorded on 4/1/2021, of the Real Property Records of Kaufman County, Texas.  
Property Address: 2124 HOBBY DR FORNEY TX 75126

Trustor(s): **DANIEL BENJAMIN CAMACHO** Original Beneficiary: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC ITS SUCCESSORS AND ASSIGNS**

Current Beneficiary: **MORTGAGE SOLUTIONS OF COLORADO, LLC, D.B.A MORTGAGE SOLUTIONS FINANCIAL** Loan Servicer: **Sofia Pacheco**

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

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

T.S. #: 23-10162

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$252,560.00, executed by DANIEL BENJAMIN CAMACHO, AN UNMARRIED MAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of DANIEL BENJAMIN CAMACHO, AN UNMARRIED MAN to DANIEL BENJAMIN CAMACHO. MORTGAGE SOLUTIONS OF COLORADO, LLC, D.B.A MORTGAGE SOLUTIONS FINANCIAL is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

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

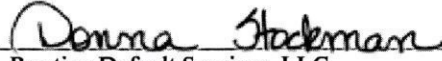
Questions concerning the sale may be directed to the undersigned or to the beneficiary:

**MORTGAGE SOLUTIONS OF COLORADO, LLC, D.B.A MORTGAGE SOLUTIONS FINANCIAL  
7450 CAMPUS DRIVE  
COLORADO SPRINGS CO 80920  
866-852-8563**

T.S. #: 23-10162

Dated: 6-2-25

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



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

AFTER RECORDING, PLEASE RETURN TO:

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUN -2 PM 1:25

**Notice of Substitute Trustee Sale**

LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

T.S. #: 23-8698

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

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

Date: 8/5/2025  
Time: The sale will begin no earlier than **10:00 AM** or no later than three hours thereafter.  
The sale will be completed by no later than **1:00 PM**  
Place: **Kaufman** County Courthouse in **Kaufman**, Texas, at the following location:  
**Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142**  
OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT,  
PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

**SEE ATTACHED EXHIBIT "A"**

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust is dated 8/18/2017 and is recorded in the office of the County Clerk of Kaufman County, Texas, under County Clerk's File No 2017-0019328, recorded on 8/23/2017, The subject Deed of Trust was modified by Loan Modification recorded as Instrument 2018-0007342 and recorded on 03/29/2018. of the Real Property Records of Kaufman County, Texas.  
Property Address: 9404 BLUEBONNET DR SCURRY Texas 75158

Trustor(s): **COURTNEY REED and JEREMY REED** Original Beneficiary: **Mortgage Electronic Registration Systems, Inc., as nominee for Georgetown Mortgage, LLC, its successors and assigns**

Current Beneficiary: **Planet Home Lending, LLC** Loan Servicer: **Planet Home Lending, LLC**

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

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

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

T.S. #: 23-8698

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

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by JEREMY DUSTIN REED and COURTNEY NICOLE REED, HUSBAND AND WIFE. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$212,990.00, executed by JEREMY DUSTIN REED and COURTNEY NICOLE REED, HUSBAND AND WIFE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as nominee for Georgetown Mortgage, LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JEREMY DUSTIN REED and COURTNEY NICOLE REED, HUSBAND AND WIFE to COURTNEY REED and JEREMY REED. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

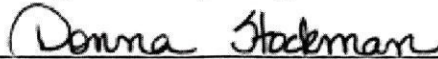
The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including,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

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

**Planet Home Lending, LLC**  
321 Research Parkway  
Meriden, Connecticut 06450-8301  
(855) 884-2250

Dated: 6/2/25

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



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

AFTER RECORDING, PLEASE RETURN TO:

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

EXHIBIT "A"

Being a 3.00 acre out out of Lot 77, of Silver Creek Estates, Kaufman County, Texas, according to the Map thereof recorded in Cabinet 1, Page 658, Map Records, Kaufman County, Texas, same being that tract of land conveyed to George Daniel Jarvis and Deborah Ann Jarvis, by deed recorded in Document No. 2016-0010583, Deed Records, Kaufman County, Texas, and being more particularly described as follows:

COMMENCING at a point for corner, said corner being the North corner of Lot 78, of said Silver Creek Estates, and the West corner of said Lot 77 and the remainder of said Jarvis tract, said corner being in the center line of Blaubennel Drive (60 foot right-of-way easement);

THENCE South 57 degrees 34 minutes 10 seconds East, along the Northeast line of said Lot 78, a distance of 36.45 feet to a fence post found for the POINT OF BEGINNING;

THENCE North 32 degrees 42 minutes 30 seconds East, a distance of 282.24 feet to a fence post found for corner;

THENCE South 58 degrees 15 minutes 54 seconds East, passing at a distance of 374.12 feet to a fence post found on-line, and continuing a total distance of 487.78 feet to a point for corner;

THENCE South 37 degrees 48 minutes 02 seconds West, a distance of 282.82 feet to a point for corner, said corner being on said Northeast line of Lot 78;

THENCE North 57 degrees 34 minutes 10 seconds West, along said Northeast line of Lot 78, passing at a distance of 93.83 feet to a fence post found on-line, and continuing a total distance of 442.77 feet to the POINT OF BEGINNING, and containing 130,680 square feet or 3.00 acres of land.

Vylla Solutions, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 24-33005

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUN -5 AM 8:12

LAURA A. HUGHES  
COUNTY CLERK

BY: 

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 3/28/2022, James Carl Weaver, an unmarried person and Brenda Almaguer Martinez, an unmarried person, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Michael Baynes, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Lower, LLC dba AMSW Lending , as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$276,263.00, payable to the order of Lower, LLC dba AMSW Lending , which Deed of Trust is Recorded on 3/29/2022 as Volume 2022-0011987, Book 7547, Page 29, in Kaufman County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**Lot 1, Block B, of Georgetown at Kings Fort, Phase One, an Addition to the city of Kaufman, Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Page 471, of the map and/or plat records of Kaufman County, Texas.**

Commonly known as: **4101 SUBLETT WAY KAUFMAN, TX 75142**

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

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

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **8/5/2025 at 10:00 AM**, or no later than three (3) hours after such time, in **Kaufman** County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

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



4844725

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

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

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

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

WITNESS, my hand this 6/1/2025

WITNESS, my hand this 6/5/25

*Kavonnah Dobson*

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


*Donna Stockman*

By: Substitute Trustee(s)  
Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian  
Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs  
C/O Vylla Solutions, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

A

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUN -5 AM 8:11

LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

R1613  
Our Case No. 24-05349-FC

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

THE STATE OF TEXAS  
COUNTY OF KAUFMAN

**Deed of Trust Date:**  
May 1, 2023

**Property address:**  
3818 STAR MESA ST  
HEARTLAND, TX 75126

**Grantor(s)/Mortgagor(s):**  
JAMENA A LEVI, A SINGLE WOMAN

**LEGAL DESCRIPTION:** Lot 30, Block 19, of Heartland Phase 20, an addition to Kaufman County, Texas, according to the Plat there of recorded in Cabinet 4, Slide 40, Plat Records, as amended by Clerk's File Number's 2022-17304, and 2022-24394, Real Property Records, Kaufman County, Texas.

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR  
REPUBLIC STATE MORTGAGE CO. ITS SUCCESSORS  
AND ASSIGNS

**Earliest Time Sale Will Begin:** 10:00 AM

**Current Mortgagee:**  
LAKEVIEW LOAN SERVICING, LLC

**Date of Sale:** AUGUST 5, 2025

**Property County:** KAUFMAN

**Original Trustee:** ROBERT H WAGNON

**Recorded on:** May 15, 2023  
**As Clerk's File No.:** 2023-0013009  
**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,  
Jamic 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, AUGUST 5, 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, 6/2/25

MARINOSCI LAW GROUP, P.C.

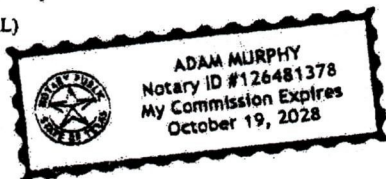
By:   
SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 2 day of JUNE 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. 24-05349

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

## NOTICE OF FORECLOSURE SALE

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

1. **Property to Be Sold.** The property to be sold is described as follows: LOT 7, IN BLOCK 4, OF HEARTLAND PHASE 15, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE FINAL PLAT THEREOF RECORDED IN DOCUMENT NO. 2020-0015435, MAP OF PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 11/15/2023 and recorded in Document 2023-0032201 real property records of Kaufman County, Texas.

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

Date: 08/05/2025

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 STEPHANIE MCGUIRE AND MATTHEW HOLLAND, provides that it secures the payment of the indebtedness in the original principal amount of \$266,091.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Click n' Close, Inc. is the current mortgagee of the note and deed of trust and CLICK N CLOSE, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is Click n' Close, Inc. c/o CLICK N CLOSE, INC., PO Box 2229, Addison, TX 75001 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](http://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 6-5-25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUN -5 AM 11:03  
LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 10/02/2018  
**Grantor(s):** DEVONNE MORROW AND TONNIE FOXX, WIFE AND HUSBAND  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CALIBER HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$239,580.00  
**Recording Information:** Book 5825 Page 442 Instrument 2018-0025143  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 3419 FLETCHER RD, HEARTLAND, TX 75126

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 5th day of August, 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, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, 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, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, 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 JUN -5 AM 11:02  
BY: LAURA A. HUGHES  
COUNTY CLERK

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

**Substitute Trustee(s):** Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, 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 Danel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 1-3-25 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Danel

**Exhibit "A"**

LOT 9, BLOCK 27, HEARTLAND, PHASE 8, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 360, MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

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

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

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

Date: August 05, 2025

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

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated August 30, 2018 and recorded in Document CLERK'S FILE NO. 2018-0022120; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 2022-0018634 real property records of KAUFMAN County, Texas, with CARLOS A AVILA GONZALEZ, AN UNMARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by CARLOS A AVILA GONZALEZ, AN UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of \$208,149.00, 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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUN -5 PM 1:16  
LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY



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

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



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 6-5-25 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: 6-5-25

2264 TORCH LAKE DR  
FORNEY, TX 75126

00000010478238

00000010478238

KAUFMAN

**EXHIBIT "A"**

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

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

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

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

Date: August 05, 2025

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

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 16, 2023 and recorded in Document CLERK'S FILE NO. 2023-0016838 real property records of KAUFMAN County, Texas, with ASHLEY WALLACE, A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by ASHLEY WALLACE, A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$530,219.00, 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. LOANCARE, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o LOANCARE, LLC  
3637 SENTARA WAY  
VIRGINIA BEACH, VA 23452

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUN -5 PM 1:16  
LAURA A. HUGHES  
COUNTY CLERK  
BY: [Signature]  
DEPUTY



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

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



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 6-5-25 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: 6-5-25

2424 DONCASTER DRIVE  
FORNEY, TX 75126

00000010263556

00000010263556

KAUFMAN

**EXHIBIT "A"**

LOT 48, IN BLOCK 19, OF DEVONSHIRE VILLAGE 5, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3. SLIDE 591, OF THE MAP OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUN -9 AM 11:20

LAURA A. HUGHES  
COUNTY CLERK

BY:

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

21601

T.S. #: 2025-14261-TX

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

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

Date: 8/5/2025  
Time: The earliest time the sale will begin is 10:00 AM , or within three (3) hours after that time.  
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE

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

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

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

Commonly known as: 2109 BERMAN DRIVE FORNEY, TX 75126

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

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

T.S. #: 2025-14261-TX

**Mortgage Servicer:**

**Freedom Mortgage Corporation**

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

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

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

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

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

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

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

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

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

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

T.S. #: 2025-14261-TX

Dated: 6/9/25

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

*Donna Stockman*

---

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

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

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

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUN -9 AM 9:21

LAURA A. HUGHES 00000010488708  
COUNTY CLERK

BY: MT  
DEPUTY

4000 HOUSTON DRIVE  
HEARTLAND, TX 75126

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

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

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

Date: August 05, 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 April 22, 2009 and recorded in Document INSTRUMENT NO. 2009-00007206; AS AFFECTED INSTRUMENT NO. 2018-0031190L BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO'S. 2015-0000552, 2017-0028017, 2020-0004719 real property records of KAUFMAN County, Texas, with MONICAL GRANT AND ROBERT GRANT, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by MONICAL GRANT AND ROBERT GRANT, securing the payment of the indebtednesses in the original principal amount of \$119,620.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

c/o WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD  
FORT MILL, SC 29715



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

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



Israel Saucedo

**Certificate of Posting**

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 6-9-25 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: 6-9-25

4000 HOUSTON DRIVE  
HEARTLAND, TX 75126

00000010488708

00000010488708

KAUFMAN

**EXHIBIT "A"**

BEING LOT 14, BLOCK 3 OF HEARTLAND TRACT B, PHASE 1A, AN ADDITION TO KAUFMAN COUNTY, TEXAS,  
ACCORDING TO THE AMENDED PLAT THEREOF RECORDED IN CABINET 2, SLEEVE 704, PLAT RECORDS, KAUFMAN  
COUNTY, TEXAS.

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 12/31/2015	<b>Grantor(s)/Mortgagor(s):</b> LATONYA MCCOY, A SINGLE WOMAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Guild Mortgage Company LLC
<b>Recorded in:</b> Volume: N/A Page: N/A Instrument No: 2016-0000444	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 5887 Copley Drive, San Diego, CA 92111
<b>Date of Sale:</b> 8/5/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT SEVENTEEN (17), BLOCK G, HEATHER HOLLOW WINDMILL FARMS, PHASE 3C - SECTION 1, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 697 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, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, 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.

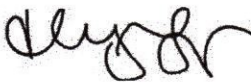
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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: 6/5/2025



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

Dated: 6-9-25

Printed Name:

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

BY:   
LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

2025 JUN 10 PM 2:14

FILED FOR RECORD  
KAUFMAN CO. TEXAS

**MH File Number:** TX-25-107937-POS  
**Loan Type:** FHA

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

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

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated May 25, 2005 and recorded under Vol. 2652, Page 276, or Clerk's File No. 00010968, in the real property records of KAUFMAN County Texas, with Frank Dewayne Pollard and wife Debra Pollard, joining pro forma to perfect lien only as Grantor(s) and H&R Block Mortgage Corporation, a Massachusetts Corporation as Original Mortgagee.

Deed of Trust executed by Frank Dewayne Pollard and wife Debra Pollard, joining pro forma to perfect lien only securing payment of the indebtedness in the original principal amount of \$76,800.00 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 Frank Dewayne Pollard. Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2005-OPT2, Asset-Backed Certificates, Series 2005-OPT2 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. PHH Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee. PHH Mortgage Corporation, is representing the Mortgagee, whose address is: 1 Mortgage Way, Mount Laurel, NJ 08054.

#### Legal Description:

**ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN KAUFMAN COUNTY, TEXAS, AND BEING IN THE JOHN G. BERRY SURVEY, ABSTRACT NO. 23, AND BEING A PART OF A CERTAIN 20 ACRE TRACT CONVEYED TO D.C. ENER, ET AL, BY JOHN G. FOSTER, AND WIFE, AS SHOWN BY DEED DATED MAY 28, 1971, RECORDED IN VOLUME 550, PAGE 369, DEED RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:**

### SALE INFORMATION

**Date of Sale: 08/05/2025**

**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 Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, 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 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 June 10, 2025.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by:

Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-24-01931

BY:   
LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

2025 JUN 12 PM 1:11

FILED FOR RECORD  
KAUFMAN CO. TEXAS

**Exhibit "A"**

**TRACT 1**

All that certain lot, tract or parcel of land situated in KAUFMAN County, Texas, and being in the JOHN G. BERRY SURVEY, ABSTRACT No. 23, and being a part of a certain 20 acre tract conveyed to D.C. Ener, et al, by John G. Foster, and wife, as shown by deed dated May 28, 1971, recorded in Volume 550, Page 369, Deed Records, Kaufman County, Texas, and described as follows, to wit:

COMMENCING at a point for corner at the West Corner of the above mentioned 20 acre tract;

THENCE South 45 deg East, along the southwest boundary line of said 20 acres 352.35 feet to stake for corner at the beginning point of the 2 acres described hereby;

THENCE North 45 deg east, 618.3 feet to stake for corner on the northeast boundary line of said 20 acres;

THENCE South 45 deg. East, 140.94 feet to stake for corner;

THENCE South 45 deg. West, 618.3 feet to stake for corner of the southwest boundary line of said 20 acres;

THENCE North 45 deg West, 140.97 feet to the PLACE OF BEGINNING, containing 2 acres of land, more or less

**TRACT 2**

BEING a 1.00 acre tract out of the JOHN G. BERRY SURVEY, ABSTRACT No. 23, and being a part of a 17 acre tract conveyed to James E. Napps and wife, Mary Napps by John A. Bennett and Don C. Ener on Dec. 29, 1972, of record in Volume 571, Page 486, Deed Records, KAUFMAN County, Texas; and being further described as follows:

COMMENCING at a point for corner on the west corner of above described tract;

THENCE South 45 deg East along the Southwest boundary of said 20 acres, 281.80 feet to stake for corner and BEGINNING point of the 1 acre described herein;

THENCE North 44 deg 57 min 20 sec East, 618.30 feet to stake for corner on the northeast boundary of said 20 acres;

THENCE South 45 deg East, 70.55 feet to stake for corner;

THENCE South 45 deg West, 618.30 feet to stake for corner on boundary of said 20 acre tract;

THENCE North 45 deg West, 70.55 feet to the POINT OF BEGINNING.

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

**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:** 01/31/2019  
**Grantor(s):** PAKEITHA HUGHES, SINGLE WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$206,186.00  
**Recording Information:** Book 5925 Page 219 Instrument 2019-0002618  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 3305 EMERSON RD, FORNEY, TX 75126

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 5th day of August, 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 COUNTY TEXAS  
2025 JUN 12 AM 9:53  
PAKEITHA HUGHES  
PRIMARY CLEER  
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 6-12-25 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

Exhibit "A"

LOT 30, BLOCK "M", OF VINTAGE MEADOWS ADDITION, PHASE 3, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAPR OR PLAT THEREOF, RECORDED UNDER CLERK'S DOCUMENT NO. 2017-0027887, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS AND CABINET 3, SLIDE 369, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 11/09/2020  
**Grantor(s):** EMANA GRIDER, AN UNMARRIED WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR TOWN SQUARE MORTGAGE AND INVESTMENTS INC. DBA TOWN SQUARE MORTGAGE, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$142,373.00  
**Recording Information:** Book 6679 Page 369 Instrument 2020-0035551 ; re-recorded under Book 7189 Page 357 Instrument 2021-0035709  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 1614 LEE ST, KAUFMAN, TX 75142-3354

**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 5th day of August, 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 JUN 12 AM 9:53  
EMANA GRIDER  
COUNTY CLERK

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

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

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

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

**Certificate of Posting**

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 6/25/25 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"**

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

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

**NOTICE OF 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:** 09/29/2022  
**Grantor(s):** MICHAEL ALLEN FABRIZIO A SINGLE MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CRESTMARK MORTGAGE COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$565,139.00  
**Recording Information:** Book 7834 Page 257 Instrument 2022-0037467  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 1973 BALLYOAK LANE, FORNEY, TX 75126

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** Nationstar Mortgage LLC  
**Mortgage Servicer:** Nationstar Mortgage LLC d/b/a Mr. Cooper  
**Current Beneficiary:** Nationstar Mortgage LLC  
**Mortgage Servicer Address:** 8950 Cypress Waters Blvd., Coppell, TX 75019

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 5th day of August, 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 Usselton, 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 Usselton, 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:   
Kaufman County Clerk

2025 JUN 12 AM 9:53

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 6/20/25 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

**Exhibit "A"**

LOT 38, BLOCK 43, DEVONSHIRE VILLAGE 13A, AN ADDITION TO THE CITY OF DALLAS ETJ, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 682, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 3/25/2022	<b>Grantor(s)/Mortgagor(s):</b> EDGAR GONZELZ AND DIANA Z. TORRES, HUSBAND AND WIFE, AND RUBEN GONZALEZ, A MARRIED MAN, JOINED BY SPOUSE LILIA GONZALEZ, ALL AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR VILLAGE CAPITAL & INVESTMENT LLC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Planet Home Lending, LLC
<b>Recorded in:</b> <b>Volume:</b> 7578 <b>Page:</b> 568 <b>Instrument No:</b> 2022-0014680	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 321 Research Parkway, Suite 303, Meriden, CT 06450
<b>Date of Sale:</b> 8/5/2025	<b>Earliest Time Sale Will Begin:</b> 11am
<b>Place of Sale of Property:</b> At the Commissioners Court of Kaufman county does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions. OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 17, BLOCK L, RIVER RIDGE, PHASE 2B, AN ADDITION TO THE CITY OF CRANDALL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE AMENDED MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGES(S) 636, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

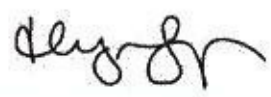
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

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

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

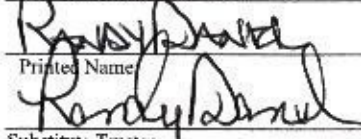
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS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

Dated: 6/10/2025



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

Dated: 6/10/25



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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUN 12 AM 9:53  
TAYNA L. HUGHES  
CLERK

**MH File Number:** TX-24-104997-POS  
**Loan Type:** FHA

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 2/8/2022	<b>Grantor(s)/Mortgagor(s):</b> ERIC MATTHEW GUSA, AN UNMARRIED MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR PULTE MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2022-0005665	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Fountain Plaza, Buffalo, NY 14203
<b>Date of Sale:</b> 8/5/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 32, BLOCK F, OF TRAVIS RANCH PHASE 2J, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 3, SLEEVE 715, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

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

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

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

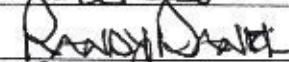
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS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

Dated: 6/10/2025

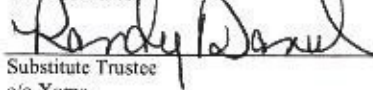


Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for M&T Bank

Dated: 6/10/25



Printed Name:



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

FILED FOR RECORD  
KAUFMAN COUNTY TEXAS  
2025 JUN 12 AM 9:54  
LARISSA A. HUGHES  
CLERK  
DYE  
PROPERTY

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

13821 HOLLOW CREEK DRIVE  
FORNEY, TX 75126

00000010488518

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

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

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

Date: August 05, 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 03, 2020 and recorded in Document INSTRUMENT NO. 2020 - 0035314 real property records of KAUFMAN County, Texas, with SARA MICHELL GARDNER AND CHRISTOPHER SEAN GARDNER, A MARRIED COUPLE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by SARA MICHELL GARDNER AND CHRISTOPHER SEAN GARDNER, A MARRIED COUPLE, securing the payment of the indebtednesses in the original principal amount of \$175,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE ON BEHALF OF GCAT 2021-NQMI TRUST is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUN 18 AM 9:15  
BY: LAURADA HUGHES  
COUNTY CLERK  
NewRez



**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 6-18-25 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: 6-18-25

**EXHIBIT "A"**

LOT 11, OF HOLLOW CREEK ESTATES, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 287, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

SAVE AND EXCEPT:

BEING A PART OF LOT 11, OF HOLLOW CREEK ESTATES, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 287, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD SET FOR CORNER IN THE SOUTHEAST LINE OF SAID HOLLOW CREEK ESTATES, SAID POINT BEING NORTH 45 DEGREES 00 MINUTES EAST, 467.43 FEET FROM A 3/8" IRON ROD FOUND IN THE CENTER OF HOLLOW CREEK DRIVE;

THENCE NORTH 47 DEGREES 22 MINUTES 30 SECONDS WEST, 199.06 FEET TO A 1/2" IRON ROD SET IN THE NORTHWEST LINE OF SAID LOT 11;

THENCE NORTH 45 DEGREES 00 MINUTES 30 SECONDS EAST, ALONG THE NORTHWEST LINE OF SAID LOT 11, A DISTANCE OF 230.78 FEET TO A 3/8" IRON ROD FOUND FOR THE NORTH CORNER OF LOT 11;

THENCE SOUTH 45 DEGREES 32 MINUTES 27 SECONDS EAST, ALONG THE NORTHEAST LINE OF LOT 11, AND SAID HOLLOW CREEK ESTATES, A DISTANCE OF 199.83 FEET TO A 3/8" IRON ROD SET FOR THE EAST CORNER OF SAME;

THENCE SOUTH 45 DEGREES 00 MINUTES WEST, ALONG THE SOUTHEAST LINE OF SAID HOLLOW CREEK ESTATES, A DISTANCE OF 222.67 FEET TO THE PLACE OF BEGINNING AND CONTAINING 45,086.806 SQUARE FEET OR 1.035 ACRES OF LAND, MORE OR LESS.

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**KAUFMAN County**

**Deed of Trust Dated:** November 28, 2006

**Amount:** \$78,350.00

**Grantor(s):** LYDIA NIX

**Original Mortgagee:** FIRST FRANKLIN A DIVISION OF NATIONAL CITY BANK

**Current Mortgagee:** U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, IN TRUST FOR REGISTERED HOLDERS OF FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-FF1

**Mortgage Servicer and Address:** c/o SELECT PORTFOLIO SERVICING, INC., 3217 South Decker Lake Drive, Salt Lake City, UT 84119

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property

**Recording Information:** Document No. 2006-00029315

**Legal Description:** LOT 35, BLOCK 1, HEARTLAND TRACT B PHASE 1A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 2, ENVELOPE 704 OF THE MAP/PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

**Date of Sale:** August 5, 2025 between the hours of 10:00 AM and 1:00 PM.

**Earliest Time Sale Will Begin:** 10:00 AM

**Place of Sale:** 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 Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

MATTHEW HANSEN OR BRUCE MILLER, DAVID RAY, THOMAS LESTER, ASHLEE LUNA, KINNEY LESTER, RAMIRO CUEVAS, TERRY WATERS, JOSHUA SANDERS, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, CONRAD WALLACE, CINDY DANIEL, JIM O'BRYANT, RANDY DANIEL, BRENDA WIGGS, GUY WIGGS, DENISE BOERNER, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, JACK BECKMAN, KATHY ARRINGTON, JEFF BENTON, JAMIE DWORSKY, MICHELLE SCHWARTZ, BRIAN HOOPER, MIKE JANSTA, MIKE HAYWARD, ANGELA ANDERSON, JAY JACOBS, PATRICK ZWIERS, SHAWN SCHILLER, DARLA BOETTCHER, TONYA WASHINGTON, MISTY MCMILLAN, TIONNA HADNOT, AUCTION.COM LLC have been appointed as Substitute Trustee(s). ("Substitute Trustee") each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. 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. 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.

**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made "AS IS" "WHERE IS" without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. 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.

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

  
Anthony Adam Garcia, ATTORNEY AT LAW

HUGHES, WATTERS & ASKANASE, L.L.P.  
1201 Louisiana, SUITE 2800  
Houston, Texas 77002  
Reference: 2024-004393

  
Printed Name: Randy Daniel

c/o Tejas Trustee Services

14800 Landmark Blvd, Suite 850  
Addison, TX 75254

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUN 18 AM 10:15  
LAURA A. HUGHES  
COUNTY CLERK  
BY:  MT

## 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 5, BLOCK 4, OF DEVONSHIRE VILLAGE 4A & 4B1, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 3, SLEEVE 375, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 11/10/2021 and recorded in Document 2021-0046791 real property records of Kaufman County, Texas.

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

Date: 08/05/2025

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 LAUREN N. MARTINEZ AND MATTHEW X. MARTINEZ, provides that it secures the payment of the indebtedness in the original principal amount of \$332,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. BOKF, N.A. is the current mortgagee of the note and deed of trust and BANK OF OKLAHOMA, N.A. is mortgage servicer. A servicing agreement between the mortgagee, whose address is BOKF, N.A. c/o BANK OF OKLAHOMA, N.A., 6242 East 41st Street, Tulsa, OK 74135 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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

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

Certificate of Posting

I am Randy Daniel whose address is AVT Title Services, L.L.C., 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 6/18/25 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  
MTH

2025 JUN 18 AM 10:13

FILED FOR RECORD  
KAUFMAN CO. TEXAS

## Notice of [Substitute] Trustee Sale

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

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

**Date:** 08/05/2025

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

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

**Property Address:** 3147 MARBLE FALLS DR., FORNEY, TX 75126

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

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 06/13/2022 and recorded 06/15/2022 in Book OPR V:7676 Page 181 Document 2022-0023187, real property records of Kaufman County, Texas, with **KENDRA TANNER AND MARK TANNER, WIFE AND HUSBAND AS COMMUNITY PROPERTY** grantor(s) and Efinity Financial Inc., dba Efinity Mortgage as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

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

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **KENDRA TANNER AND MARK TANNER, WIFE AND HUSBAND AS COMMUNITY PROPERTY**, securing the payment of the indebtedness in the original principal amount of **\$382,936.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **PHH MORTGAGE CORPORATION** is the current mortgagee of the note and deed of trust or contract lien.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUN 18 AM 10:13  
LAURA A. HUGHES  
COUNTY CLERK  
BY:   
OFFICIAL

TS No.: 2025-00801-TX  
24-000010-673

## Notice of [Substitute] Trustee Sale

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

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

**LOT 36, BLOCK P, HEATHER HOLLOW WINDMILL FARMS, PHASE 3C, SECTION 3, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 2, PAGE 695, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.**

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

**C/O PHH Mortgage Corporation**

**PO BOX 24605**

**West Palm Beach, FL 33416-4605**

**Phone: 877-744-2506**


TS No.: 2025-00801-TX  
24-000010-673

## Notice of [Substitute] Trustee Sale

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

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

**Date: June 11, 2025**

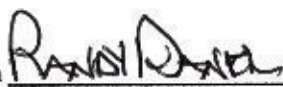


Delia Madrid – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

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

For additional sale information visit: [www.hubzu.com](http://www.hubzu.com) or (855) 882-1314

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

I am  whose address is c/o AYT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 6-18-25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

Certificate of Posting

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUN 26 AM 8:08

LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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

Matter No.: 135317-TX

Date: June 24, 2025

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: JULIA SOTO JOINED HEREIN PRO FORMA BY MY SPOUSE, ADRIAN SOTO

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

CURRENT MORTGAGEE: CARRINGTON MORTGAGE SERVICES, LLC

MORTGAGE SERVICER: Carrington Mortgage Services, LLC

DEED OF TRUST DATED 8/5/2022, RECORDING INFORMATION: Recorded on 8/11/2022, as Instrument No. 2022-0030963 in Book 7762 Page 179

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): BEING A TRACT OF LAND SITUATED IN THE W. FOGLEMAN SURVEY, ABSTRACT NO. 164, CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, AND BEING PART OF LOT 4, BLOCK D, OF GORDON 2ND ADDITION, AN ADDITION TO THE CITY OF TERRELL, AS RECORDED IN CABINET 1, ENVELOPE 8, OF THE PLAT RECORDS, KAUFMAN COUNTY, TEXAS, SAME BEING PART OF A TRACT OF LAND TO SANDO HOMES, LLC, AS RECORDED IN VOLUME 6162, PAGE 184 OF THE DEED RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED IN EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 8/5/2025, the foreclosure sale will be conducted in Kaufman County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

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

CARRINGTON MORTGAGE SERVICES, LLC  
1600 South Douglass Road, Suite 200-A  
Anaheim, California 92806



Matter No.: 135317-TX

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

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT, BRIAN HOOPER, MIKE JANSTA, MIKE HAYWARD, JAY JACOBS, 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

**EXHIBIT "A"**

Being a tract of land situated in the W. Fogleman Survey, Abstract No. 184, City of Terrell, Kaufman County, Texas, and being part of Lot 4, Block D, of Gordon 2nd Addition, an addition to the City of Terrell, as recorded in Cabinet 1, Envelope 8, of the Plat Records, Kaufman County, Texas, same being part of a tract of land to Sando Homes, LLC, as recorded in Volume 8182, Page 184 of the Deed Records, Kaufman County, Texas, and being more particularly described as follows:

Beginning at a 1/2" iron rod found for corner in the Northeast Right-of-Way line of McCoulskey Street (a 50' R.O.W.), said point also being the West corner of Lot 4 and the South corner of Lot 3 of said addition.

Thence, North 45°32'53" East, along the Southeast line of Lot 3 of said addition, a distance of 151.84 feet to a 1/2" iron rod with plastic yellow cap found for corner in the Northerly Southwest line of a tract of land described in a deed to AHL Builders, LLC, as recorded in Volume 6881, Page 583 of the Deed Records, Kaufman County, Texas;

Thence, South 45°48'51" East, along the Northerly Southwest line of said AHL Builders, LLC tract, a distance of 50.58 feet to a 1/2" iron rod with plastic yellow cap found for corner in the Northwest Right-of-Way line of Jerry Drive (a variable width R.O.W.) and being the beginning of a curve to the right having a central angle of 0°36'13", a radius of 225.00 feet and a chord which bears South 18°32'30" West a distance of 2.37 feet.

Thence, Southerly, along said Northwest line of Jerry Drive and along said curve to the right, an arc distance of 2.37 feet to a 1/2" iron rod with plastic yellow cap found for corner and being the beginning of a curve to the right having a central angle of 25°58'48", a radius of 175.00 feet and a chord which bears South 31°13'47" West a distance of 78.87 feet.

Thence, Southerly, along the Northwest line of Jerry Drive and along said curve to the right, an arc distance of 79.36 feet to a 1/2" iron rod with plastic yellow cap found for corner.

Thence, South 44°13'08" West, along the Northwest line of Jerry Drive, a distance of 73.01 feet to a 1/2" iron rod set for corner, said point being in the intersection of the Northwest line of Jerry Drive and the Northwest line of McCoulskey Street.

Thence, North 45°48'51" West, along the Northeast line of McCoulskey Street, a distance of 72.82 feet to the Point of Beginning and containing 10,070 square feet or 0.231 acres of land.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUN 26 AM 8:08

3204 Grimaldo Dr, Mesquite, TX 75126

25-008174

LAURA A. HUGHES  
COUNTY CLERK

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

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

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

Date: 08/05/2025

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 9/26/2022 and recorded in the real property records of Kaufman County, TX and is recorded under Clerk's Book 7832, Page 416, with Robert Joe Kennon and Michela Jahne Kennon (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for DHI Mortgage Company, Ltd. mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Robert Joe Kennon and Michela Jahne Kennon, securing the payment of the indebtedness in the original amount of \$366,235.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Carrington Mortgage Services, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT 1, BLOCK "I", OF TRAILWIND PHASE 2, AN ADDITION TO THE CITY OF MESQUITE, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLIDE 25 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND UNDER CLERK'S DOCUMENT NO. 2022-0000038 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.



4846729

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. Carrington Mortgage Services, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Carrington Mortgage Services, LLC  
1600 South Douglass Road - Suite 200-A  
Anaheim, CA 92806

Donna Stockman

**SUBSTITUTE TRUSTEE**

Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper OR AUCTION.COM OR Justin Ritchie, Esq. or Carson Emmons, Esq. or Justin Ritchie, Esq. or Jeffrey Kramer, Esq. c/o Albertelli Law  
6565 N MacArthur Blvd, Suite 470  
Irving, TX 75039

STATE OF TEXAS  
COUNTY OF PARKER

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

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 26 day of June, 2025.

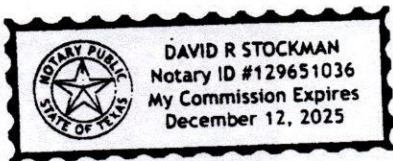
David R. Stockman

NOTARY PUBLIC in and for

Parker COUNTY

My commission expires: 12-12-25

Print Name of Notary:  
David R. Stockman



**CERTIFICATE OF POSTING**

My name is Donna Stockman, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 6/26/25 I filed at the office of the Kaufman County Clerk and caused to be posted at the Kaufman County courthouse this notice of sale.

Donna Stockman

Declarants Name: Donna Stockman  
Date: 6/26/25

2025 JUN 26 AM 8:10

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

C&M No. 44-25-02114/ FILE NOS

**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 July 15, 2022 and recorded under Vol. 7731, Page 530, or Clerk's File No. 2022-0028232, in the real property records of Kaufman County Texas, with Quintus Smith, an unmarried man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Pulte Mortgage LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Quintus Smith, an unmarried man securing payment of the indebtedness in the original principal amount of \$339,662.00 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 Quintus Smith. Arvest 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. Arvest Bank F/K/A Arvest Central Mortgage Company is acting as the Mortgage Servicer for the Mortgagee. Arvest Bank F/K/A Arvest Central Mortgage Company, is representing the Mortgagee, whose address is: 801 John Barrow Road, Suite 1, Little Rock, AR 72205.

**Legal Description:**

**LOT 33, BLOCK F, OF TRAVIS RANCH PHASE 2E-2, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 3, SLEEVE 515, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.**

**SALE INFORMATION**

**Date of Sale: 08/05/2025**

**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 Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, 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 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 06/23/2025.

/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. 44-25-02114

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUN 26 AM 8:12

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

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

TS No TX07000282-25-1

APN 222389129 |  
00140600060010000100 AKA  
00.1406.0006.0010.00.01.00

TO No 250288179-TX-RWI

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on May 24, 2024, STEVEN INSALACO AND SHARON INSALACO, HUSBAND AND WIFE as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of ROBERT H WAGNON as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for REPUBLIC STATE MORTGAGE CO., 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 \$260,466.00, payable to the order of Planet Home Lending, LLC as current Beneficiary, which Deed of Trust recorded on May 29, 2024 as Document No. 2024-0016077 in Book 8520, on Page 323 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 222389129 | 00140600060010000100 AKA 00.1406.0006.0010.00.01.00

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 **Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Cooper** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

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

TS No TX07000282-25-1

APN 222389129 |

TO No 250288179-TX-RWI

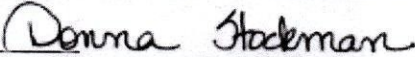
0014060060010000100 AKA  
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, August 5, 2025 at 11:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **At the commissioner's court of Kaufman County does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions.**

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

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

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

WITNESS, my hand this 26 day of June, 2025.



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

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

**SALE INFORMATION CAN BE OBTAINED ONLINE AT <https://www.servicelinkauction.com/>  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: ServiceLink Auction | Hudson and  
Marshall at (866) 539-4173**

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 TX07000282-25-1

APN 222389129 |  
00140600060010000100 AKA

TO No 250288179-TX-RWI

**EXHIBIT "A"**

LOT 10, BLOCK 6, OF HEARTLAND PHASE 23, AN ADDITION TO KAUFMAN COUNTY, TEXAS,  
ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 4, SLIDE 118, PLAT RECORDS,  
KAUFMAN COUNTY, 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: LOT 44, HIGH MEADOWS ADDITION, SECTION THREE, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 2, ENVELOPE 132, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 05/21/2002 and recorded in Book 02002 Page 00078 Document 10778 real property records of Kaufman County, Texas.

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

Date: 08/05/2025

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 JAMES BARRETT AND MAUREEN BARRETT, provides that it secures the payment of the indebtedness in the original principal amount of \$163,050.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NewRez LLC d/b/a Shellpoint Mortgage Servicing is the current mortgagee of the note and deed of trust and SHELLPOINT MORTGAGE SERVICING is mortgage servicer. A servicing agreement between the mortgagee, whose address is NewRez LLC d/b/a Shellpoint Mortgage Servicing c/o SHELLPOINT MORTGAGE SERVICING, 17000 Katy Freeway, Suite 300, Houston, TX 77094 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](http://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 6/27/25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

BY:   
LAURA A. HUGHES  
COUNTY CLERK

2025 JUN 27 PM 1:27

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:** 01/17/2023  
**Grantor(s):** BRIAN PAXTON AND BEVERLY PAXTON, HUSBAND AND WIFE  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR EVERETT FINANCIAL, INC. DBA SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$243,998.00  
**Recording Information:** Book 7953 Page 247 Instrument 2023-0001510  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 131 ROCK CREEK LN, TERRELL, TX 75160

BY:   
LAURA A. HUGHES  
COUNTY CLERK

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUN 27 PM 1:29

**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 5th day of August, 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, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, 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, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

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

**Substitute Trustee(s):** Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, 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 6-27-25 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

**Exhibit "A"**

LOT 26, IN BLOCK B, OF CREEKSIDE ESTATES, PHASE 3, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 624, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

**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.

**DATE, TIME, PLACE OF SALE:**

**Date:** Tuesday, the 5th day of August, 2025  
**Time:** 10:00 AM or not later than three hours after that time  
**Place:** AT "At the commissioner's court of Kaufman county does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions." in Kaufman County, Texas.

BY:   
LAURA A. HUGHES  
COUNTY CLERK

2025 JUN 27 PM 1:29

FILED FOR RECORD  
KAUFMAN CO. TEXAS

**TERMS OF SALE:** CASH

**DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:**

**Date:** March 9, 2023  
**Grantor(s):** Leonardo Sarabia, an unmarried man  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Colonial Savings Mortgage, A Division of Colonial Savings, F.A., its successors and assigns.  
**Original Principal:** \$236,634.00  
**Recording Information:** Deed Inst.# 2023-0006413,  
**Current Mortgagee/Beneficiary:** Colonial National Mortgage, a division of Colonial Savings, F.A.  
**Secures:** The Promissory Note (the "Note") in the original principal amount of \$236,634.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

**MODIFICATIONS AND RENEWALS:**

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

**PROPERTY TO BE SOLD:**

**Property County:** Kaufman  
**Property Description:** (See Attached Exhibit "A")  
**Property Address:** 5624 McClelland St, Forney, TX 75126  
**Condition and Important Recitals:** Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

**Mortgage Servicer:** Colonial Savings, F.A.  
**Mortgage Servicer Address:** 2570 West Freeway Fort Worth, TX 76102



EXHIBIT "A"

Lot 14, Block B, TRINITY CROSSING NO. 1, an Addition in Kaufman County, Texas, according to the Map or Plat recorded in Volume 3, Page 456 and Document No. 2018-0030968 (Volume 5887, Page 313), Official Public Records of Kaufman County, Texas.

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 10/21/2020	<b>Grantor(s)/Mortgagor(s):</b> CORTAVIOUS M THOMAS, A SINGLE PERSON, AND VICTORIA E ALLSUP, A SINGLE PERSON, COMMUNITY PROPERTY
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR HOMETOWN EQUITY MORTGAGE, LLC DBA THELENDER, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> PENNYMAC LOAN SERVICES, LLC
<b>Recorded in:</b> Volume: 6645 Page: 162 Instrument No: 2020-0032718	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
<b>Date of Sale:</b> 8/5/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

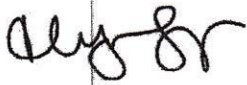
The Property will be sold "AS IS" without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

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

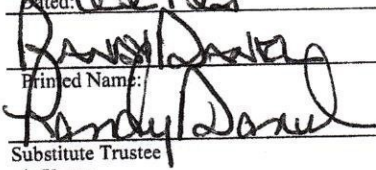
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

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

Dated: 6/24/2025



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

Dated: 6/27/25  


Printed Name:  
Randy Daniel  
Substitute Trustee  
c/o Xome  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
<https://sales.mccarthyholthus.com/>

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUN 27 PM 1:29  
LAURA A. HUGHES  
COUNTY CLERK  
BY:   
Deputy

MH File Number: TX-23-97663-POS  
Loan Type: USDA Farm Loan

**EXHIBIT "A"**

**Being a 22.07 acre lot, tract or parcel of land situated in the Nelson D. Walling Survey, Abstract No. 563, Kaufman County, Texas, and being all of that certain 22.080 acre Tract No. 19 conveyed from Secure Covenant Interests, Ltd. to Danny Hogue and wife Brittany Hogue by Warranty Deed, as recorded in File No. 2016-0018854, Official Public Records, Kaufman County, Texas., and being more particularly described by metes and bounds as follows;**

**BEGINNING at a 3/8 inch iron rod found at the southwest corner of said 22.080 acre Tract No. 19 and at the Northwest corner of a called 37.309 acre Tract No. 18, conveyed to Jeff Hammitt, by deed as recorded in File No. 2017-0001781 , Official Public Records, Kaufman County, Texas;**

**THENCE North 43 degrees 40 minutes 46 seconds East, with the West line of said 22.080 acre Tract No. 19, a distance of 1,031 .80 feet to a 3/8 inch iron rod found at the Northwest corner of said 22.080 acre Tract No. 19 and at the Southwest corner of a called 12.313 acre Tract No. 20 conveyed to Jerome J. Darby and wife, by deed as recorded in File No. 2017-0000148, Official Public Records, Kaufman County, Texas:**

**THENCE South 89 degrees 48 minutes 38 seconds East, with the North line of said 22.080 acre Tract No. 19 and the south line of said 12.313 acre Tract No. 20, at 1749.84 feet passing a 3/8 inch iron rod found for reference, and continuing in all a total distance of 1771.32 feet to a point for corner at the Northeast corner of said 22.080 acre Tract No. 19, the Southeast corner of said 12.313 acre Tract No. 20, on the West line of a called 10.137 acre Tract No. 16 conveyed to Reginald Weathers and wife, by deed as recorded in File No. 2017-0017857, Official Public Records, Kaufman County, Texas, and in the centerline of County Road No. 341;**

**THENCE South 03 degrees 33 minutes 16 seconds West, with the East line of said 22.080 acre Tract No. 19, partially with the West line of said 10.137 acre Tract No. 16 and generally with the centerline of County Road No. 341, a distance of 245.21 feet to a point for corner at the Southeast corner of said 22.080 acre Tract No. 19 and the Northeast corner of said 37.309 acre Tract No. 18;**

**THENCE South 78 degrees 38 minutes 53 seconds West, with the South line of said 22.080 acre Tract No. 19 and the North line of said 37.309 acre Tract No. 18, at 23.19 feet passing a 3/8 inch iron rod found for reference , and continuing in all a total distance of 2,519.95 feet to the POINT OF BEGINNING and CONTAINING 22.07 acres of land.**

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on or about November 15, 2024, DV Remodeling LLC, executed a Deed of Trust conveying to Nguyen and Sayabouasy Law Firm, Trustee, the real estate herein described to secure Flash Raise Funding, LLC in the payment of a debt therein described, said Deed of Trust being recorded on November 18, 2024 under Document Number 2024-0035759, in the Official Records of Kaufman County, Texas; and

WHEREAS, Nguyen and Sayabouasy Law Firm has been removed as Trustee and Jeremy Wright has been appointed Substitute Trustee; and

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

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

1. Date, Time, and Place of Sale:

Date: Tuesday, the 5th day of August, 2025.

Time: The foreclosure sale will occur between the hours of 10:00 a.m. and 4:00 p.m., provided, however, the sale will begin no earlier than 10:00 a.m. and no later than three hours thereafter.

Place: Kaufman County Courthouse, 1902 US Highway 174, Kaufman, Texas or as designated by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.

2. Property to be Sold:

All that Certain lot, tract or parcel of land situated in the Irvine Addition to the City of Terrell, Kaufman County, Texas, and being a lot of land 50 feet square off the Southwest corner of Block 199 of the Irvine Addition having a West front of 50 feet on Medora Street and running back East on said Block 50 feet, and being the tract of land conveyed to Alvis Jessie and wife, Julia Jessie in deed recorded in Volume 305, Page 345, Deed Records, Kaufman County, Texas.

The foreclosure sale will be conducted as a public auction to the highest bidder for cash, except that Flash Raise Funding, LLC's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust at the time of the sale.

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 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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL -1 PM 3:24

LAURA A. HUGHES  
COUNTY CLERK

BY:   
NEPITY

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

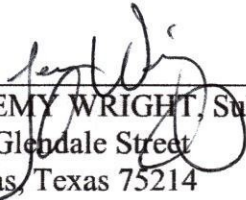
Pursuant to section 51.009 of the Texas Property Code, the property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

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

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

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


SIGNED on this 1<sup>st</sup> day of July, 2025.

  
\_\_\_\_\_  
JEREMY WRIGHT, Substitute Trustee  
712 Glendale Street  
Dallas, Texas 75214

2025 JUL -3 AM 8:17

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

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

### 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:** August 05, 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.

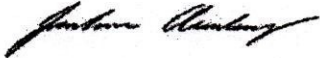


4847177

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

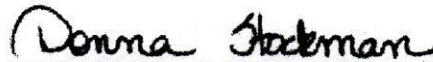
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**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 3 day of July, 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.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL -3 AM 8:18

### NOTICE OF TRUSTEE'S SALE

LAURA A. HUGHES  
COUNTY CLERK

BY: 

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. 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 June 06, 2022 and recorded under Vol. 7665, Page 155, or Clerk's File No. 2022-0022227, in the real property records of KAUFMAN County Texas, with Jalissa Shanice Rucker, a single woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Jalissa Shanice Rucker, a single woman securing payment of the indebtedness in the original principal amount of \$335,000.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Jalissa Shanice Rucker. Lakeview Loan Servicing LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

**LOT 7, BLOCK E, OF TRAVIS RANCH, PHASE 3A, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 613, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.**

#### SALE INFORMATION

**Date of Sale: 08/05/2025**

**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

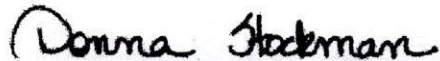
A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds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

TS#: 25-007807  
LOAN TYPE: VA

**NOTICE OF TRUSTEE'S 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.**

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

**LOT 10, BLOCK L, TRINITY CROSSING PHASE 4, A SUBDIVISION LOCATED IN THE CITY OF FORNEY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SHEET 586, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.**

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the deed of trust recorded on **06/13/2023** as instrument **2023-0016238**, in Book , Page , of the real property records of **KAUFMAN County, TX.**

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL -3 AM 10: 15

LAURA A. HUGHES  
COUNTY CLERK

Dated: **08/05/2025**  
Time:  
Place:  
BY: 

The sale will begin no earlier than 10:00 A.M. or no later than three hours thereafter.

**THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or an area designated by the County Commissioners Court**

The Deed of Trust permits the Mortgagee to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refilled 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 note up to the amount of the unpaid debt secured by the deed of trust at the time of

sale.

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

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

Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to Section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

5. Type of Sale. The sale is a non-judicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust executed by

**ROSEMBER GLORIA III AND CRISTINA ESPINOZA, HUSBAND AND WIFE**

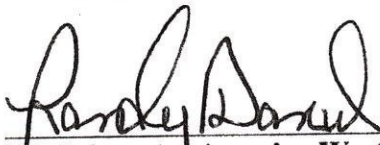
6. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtednesses and obligations therein described (collectively, the "Obligations") including but not limited to (a) the promissory note in the original principal amount of \$ **295,213.00**, and payable to the order of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CMG MORTGAGE, INC. DBA CMG HOME LOANS, its successors and assigns**; (b) all renewals and extensions of the note, if applicable; (c) any and all present and future indebtednesses owed to **LAKEVIEW LOAN SERVICING, LLC** who is the current owner and holder of the "Obligations" and is the current Mortgagee under the Deed of Trust.

**Mortgage Servicing Information.** ServiceMac, LLC, is acting as the Mortgage Servicer for **LAKEVIEW LOAN SERVICING, LLC**, who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. ServiceMac, LLC, as Mortgage Servicer, is representing the Mortgagee whose address is: **LAKEVIEW LOAN SERVICING, LLC C/O ServiceMac, LLC, 9726 Old Bailes Road, Suite 200, Indian Land, SC 29707.**

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 administer any resulting foreclosure of the property securing the above-reference loan.

7. Default and Request to Act. Default has occurred under the Deed of Trust, and the Mortgagee has requested me, as **Kirk Schwartz, America West Lender Services (AWEST), DeeAnn Gregory, Randy Daniel or Cindy Daniel or Jim O'Bryant** to conduct this sale. Notice is given that before the sale the Mortgagee may appoint another person substitute trustee to conduct the sale.

Date: 7-2-25



**Kirk Schwartz, America West Lender Services (AWEST), DeeAnn Gregory, Randy Daniel or  
Cindy Daniel or Jim O'Bryant**

**C/O America West Lender Services  
5404 Cypress Center Drive, Suite 300  
Tampa, FL 33609  
844-693-4761  
Fax : 877-317-0475**

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 7/30/2022	<b>Grantor(s)/Mortgagor(s):</b> ISIS CLAROS AND HENRY BENITEZ, WIFE AND HUSBAND
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR ANGEL OAK MORTGAGE SOLUTIONS LLC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Citibank, N.A., not in its individual capacity but solely as Owner Trustee of Barclays Mortgage Loan Trust 2023-NQM1
<b>Recorded in:</b> <b>Volume:</b> OPR 7750 <b>Page:</b> 342 <b>Instrument No:</b> 2022-0029868	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> Select Portfolio Servicing, Inc. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3217 S. Decker Lake Dr., Salt Lake City, UT 84119
<b>Date of Sale:</b> 8/5/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 8, BLOCK 15, OF DEVONSHIRE VILLAGE 4C, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 433, 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, 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.**

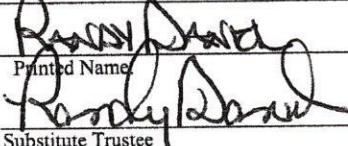
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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: 7/2/2025 \_\_\_\_\_




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

Dated: 7/2/25 \_\_\_\_\_



Substitute Trustee  
c/o Tejas Trustee  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
<https://sales.mccarthyholthus.com/>

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUL -3 AM 10:15  
BY:  LAURA A. HUGHES  
COUNTY CLERK  
NEED IT

**MH File Number:** TX-25-109957-POS  
**Loan Type:** Business Purpose Loan

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on October 29, 2021, BRYAN HOMERO DE LA GARZA A SINGLE PERSON, CRISTIAN EDWIN DE LA GARZA, AND SPOUSE CORAZON DE LA GARZA, executed a Deed of Trust/Security Instrument conveying to THOMAS E. BLACK JR., as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 2021-0045289 , in Book 7303, at Page 306, 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, AUGUST 5, 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 12, BLOCK H, OF CLEMENTS RANCH, PHASE 3, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 445, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Property Address: 2409 SAN MARCOS DR, FORNEY, TX 75126  
Mortgage Servicer: SERVICEMAC  
Noteholder: CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP  
9726 OLD BAILES RD., SUITE 200, FORT MILL, SC 29707

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

**ACTIVE MILITARY SERVICE NOTICE**

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

WITNESS MY HAND this 10 day of July, 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, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Jeff Benton, 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 JUL 10 AM 8:08

LAURA A. HUGHES  
COUNTY CLERK


BY:  DEPUTY

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 10 AM 8:08

**NOTICE OF FORECLOSURE SALE**

LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

- Property:** The Property to be sold is described as follows:  
  
SEE EXHIBIT A
- Security Instrument:** Deed of Trust dated August 31, 2012 and recorded on September 27, 2012 as Instrument Number 2012-0017091 in the real property records of KAUFMAN County, Texas, which contains a power of sale. Correction Instrument recorded 10/28/2022 as Instrument Number 2022-0040405.
- Sale Information:** August 05, 2025, at 11:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court.
- Terms of Sale:** Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured:** The Deed of Trust executed by MICHAEL GIBSON AND JULIA M. RECONNU secures the repayment of a Note dated August 31, 2012 in the amount of \$233,313.06. FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2020-1, whose address is c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, is the current mortgagee of the Deed of Trust and Note and Select Portfolio Servicing, Inc. is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.



4847462

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

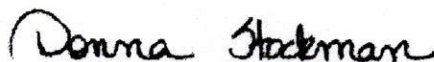
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**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 10 day of July, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

**EXHIBIT A**  
**Legal Description**

BEING ALL OF THAT CERTAIN LOT TRACT OR PARCEL OF LAND LOCATED IN THE A  
CHERINO SURVEY ABSTRACT NO 81 THE E ENGLISH SURVEY ABSTRACT NO 145  
AND THE W BAKER SURVEY ABSTRACT NO 31 KAUFMAN COUNTY TEXAS AND BEING  
ALL OF LOT 18 AND PART OF LOT 17 OF RICCA HOLLY ADDITION THE PLAT  
THEREOF BEING RECORDED IN CABINET 1 ENVELOPE 533 OF THE PLAT RECORDS OF  
KAUFMAN COUNTY TEXAS AND BEING THE SAME TRACT OF LAND DESCRIBED IN DEED  
FROM CHEYENNE B SMITH TO J L BOWEN AND WIFE BARBARA BOWEN RECORDED IN  
VOLUME 1632 PAGE 206 OF THE REAL PROPERTY RECORDS OF KAUFMAN SAID LOT  
TRACTOR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS  
FOLLOWS BEGINNING AT THE WEST CORNER OF LOT 18 THE SOUTH CORNER OF LOT  
19 AND IN THE CENTER OF COUNTY ROAD 4038 THENCE N 45 DEGREES 57 28" E  
(REFERENCE BEARING) ALONG THE COMMON LINE OF LOTS 18 AND 19 PASSING A  
5/8' IRON ROD SET AT 30 00 FEET AND CONTINUING A TOTAL DISTANCE OF 631 50  
FEET TO A 5/8 IRON ROD SET AT THE NORTH CORNER OF LOT 18 AND THE EAST  
CORNER OF LOT 19 AND IN THE SOUTHWEST LINE OF THE MANUEL S RIVERO  
126 788 ACRE TRACT OF LAND THENCE ALONG THE COMMON LINE OF THIS TRACT  
AND THE RIVERO TRACT AS FOLLOWS S 44 DEGREES 02 32" E 315 96 FEET TO A  
5/8 IRON ROD SET AT THE EAST CORNER OF LOT 18 AND THE NORTH CORNER OF  
LOT 17 N 45 DEGREES 21 54 E 265 00 FEET TO A FENCE CORNER FOUND S  
44 DEGREES 02 32 E 355 00 FEET TO A 5/8" IRON ROD SET IN THE  
NORTHWESTLINE OF THE JAMES CLINTON PUGH 11 63 ACRE TRACT OF LAND THENCE  
S 45 DEGREES 21 53 W 572 52 FEET ALONG THE NORTH WEST LINE OF THE PUGH  
TRACT AND THE NORTHWEST LINE OF THE CAROLYN FERN WHITE 11 13 ACRE TRACT  
OF LAND TO A 5/8 IRON ROD SET IN THE EAST LINE OF LOT 17 THENCE ALONG  
THE COMMON LINE OF LOT 17 AND THE WHITE TRACT AS FOLLOWS S 02 DEGREES  
22 51' W 502 01 FEET TO A CONCRETE MONUMENT FOUND S 74 DEGREES 00 56  
W 66 71 FEET TO A 1/2" IRON ROD FOUND S 01 DEGREES 31 35" W  
38 22 FEET TO 5/8 IRON ROD S  
  
ET THENCE S 80 DEGREES 04 31" W THROUGH LOT 17 PASSING A 1/2" IRON  
ROD FOUND AT 298 32 FEET AND CONTINUING A TOTAL DISTANCE OF 329 29 FEET  
TO A POINT IN THE CENTER OF COUNTY ROAD 4038 THENCE ALONG THE CENTER OF  
COUNTY ROAD 4038 AS FOLLOWS N 02 DEGREES 23 45" W 399 61 FEET TO THE  
BEGINNING OF A CURVE TO THE LEFT HAVING A CENTRAL ANGLE OF 41 DEGREES 38  
41 A RADIUS OF 525 87 FEET AND A CHORD THAT BEARS N 23 DEGREES 13 06"  
W 373 86 FEET ALONG SAID CURVE TO THE LEFT AN ARC DISTANCE OF 382 22  
FEET N 44 DEGREES 02 32 W 182 82 FEET TO THE POINT OF BEGINING AND  
CONTAINING 16 30 ACRES OF LAND MORE OR LESS OF WHICH 0 67 ACRE LIES  
WITHIN COUNTY ROAD 4038



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 Agency Sales and Posting LLC, 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 July 8, 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. 44-23-0589

## 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 22, BLOCK E, OF AMENDED PLAT FOX HOLLOW PHASE 1, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 2, ENVELOPE 603C, OF THE PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 01/07/2020 and recorded in Document 2020-0000638 real property records of Kaufman County, Texas.

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

Date: 08/05/2025

Time: 10:00 AM

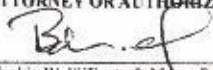
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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 NATHALIE WANCH AND WOLFRED WANCH, provides that it secures the payment of the indebtedness in the original principal amount of \$276,300.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. PHH ASSET SERVICES LLC is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is PHH ASSET SERVICES LLC c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **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 in 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](http://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 7-15-25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 10 AM 10:27

LAURA A. HUGHES  
COUNTY CLERK

BY:   
VERITY

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 14 AM 10:17

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

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

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, BASIL BROWN AND YVONNE M. BROWN, HUSBAND AND WIFE delivered that one certain Deed of Trust dated OCTOBER 6, 2022, which is recorded in INSTRUMENT NO. 2022-0038054 of the real property records of KAUFMAN County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$617,442.00 payable to the order of GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

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

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

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

THEREFORE, NOTICE IS HEREBY GIVEN that on AUGUST 5, 2025, beginning at 11:00 AM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

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

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

BE ADVISED that, pursuant to the Texas Property Code, a mortgagee may be the mortgage servicer and a mortgagee or a mortgage servicer may administer the foreclosure of property on behalf of the mortgagee if they have entered into an agreement granting the current mortgage servicer authority to service the mortgage. The Mortgage Servicer, if not the Mortgagee, is representing the Mortgagee under a servicing agreement. The name and address of the Mortgagee is GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, 244 SOUTH GATEWAY PLACE, JENKS, OKLAHOMA 74037. The name and address of the Mortgage Servicer is GATEWAY MORTGAGE, P.O. BOX 1560, JENKS, OK 74037. The name and address of a Substitute Trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A substitute trustee is authorized by the Texas Property Code to set reasonable conditions for a sale. A purchaser at a sale acquires the property "as is" without any expressed or implied warranties at the purchaser's own risk. A purchaser at a sale is not a consumer. If a sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: JULY 14, 2025.

  
SUBSTITUTE TRUSTEE(S)

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

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

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



CLERK, U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS

**ENTERED**

THE DATE OF ENTRY IS ON  
THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Signed June 25, 2025

United States Bankruptcy Judge

---

United States Bankruptcy Court  
Northern District of Texas  
Dallas Division

In re: §  
§  
Yvonne Mosley Brown, § Case No. 25-32057-swe13  
§  
Debtor. §

---

***Order denying motion to extend time to pay filing fee and dismissing the case with prejudice.***

---

The Debtor filed this chapter 13 bankruptcy case on June 2, 2025. The same day, the Debtor filed her application to pay her filing fee in installments. [Docket No. 5]. On June 4, 2025, the Court signed an order denying that application (the "Filing-Fee Order"). [Docket No. 8]. The Filing-Fee Order required the Debtor to pay \$263 within nine days from the day the Filing-Fee Order was entered, which was on June 6, 2025.

On June 13, 2025, The Debtor filed her motion to extend the time to comply with the Filing-Fee Order (the "Motion"). [Docket No. 20]. In the Motion, the Debtor argues that "it's pretty clear that this Court failed to mail" the Debtor a copy of the Filing-Fee Order until June 9, 2025. The Debtor says that she is need of the full nine-day period in order to comply with the Filing-Fee Order. Unfortunately for the Debtor's argument, it's pretty clear that the Filing-Fee Order was mailed to the Debtor immediately after it was entered on June 6, 2025. [Docket No. 16].

Thus, the Debtor was served notice of the Filing-Fee Order on June 6, 2025, and had nine days to make the required \$263 payment. The Debtor also had an additional three days to make the payment under Rule 9006(f). In total, the Debtor had until June 19, 2025, to make the payment. She didn't. The Court does not find cause to extend the nine-day period provided in the Filing-Fee Order.

It is therefore **ORDERED** that:

1. The Motion is **DENIED**.
2. This case is **DISMISSED** with prejudice to refile for 180 days.
3. All other matters pending in this case are rendered moot.

**### End of Order ###**

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

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

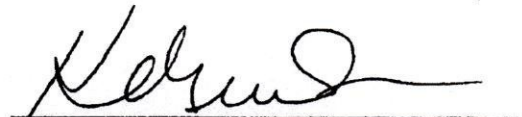
**JUDGMENT**

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

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

**SO ORDERED.**

SIGNED March 18, 2025.

  
UNITED STATES DISTRICT JUDGE

RECEIVED

JUN 02 2005  
OFFICE OF COURT ADMINISTRATION

JUN 02 2005

NO. GN 301491

YVONNE EVETTE MOSLEY BROWN, §  
Plaintiff, §

IN THE DISTRICT COURT

VS. §

TRAVIS COUNTY, TEXAS

TEXAS BOARD OF NURSE §  
EXAMINERS and §  
STATE OFFICE OF ADMINISTRATIVE §  
HEARINGS, §

Defendants. §

126TH JUDICIAL DISTRICT

**ORDER GRANTING MOTION TO  
DETERMINE BROWN A VEXATIOUS LITIGANT**

On this day came on to be heard the Defendant Texas Board of Nurse Examiners' Motion to Determine Brown a Vexatious Litigant. The Plaintiff, Yvonne Evette Mosley Brown, appeared pro se and announced ready. The Defendant, Texas Board of Nurse Examiners, appeared by and through Joseph A. Pitner, Assistant Attorney General. The Court having examined the pleadings and after hearing the evidence and arguments of the party pro se and counsel, is of the opinion that the Defendant's motion has merit and should be granted.

The Court finds that there is not a reasonable probability that the Plaintiff, Yvonne Evette Mosley Brown, will prevail in this present litigation because the issues surrounding the revocation of her license by the Texas Board of Nurse Examiners in December 1999 have been adjudicated and are final.

The Court further finds that the Plaintiff, Yvonne Evette Mosley Brown, as a pro se litigant against the Texas Board of Nurse Examiners, has satisfied the statutory requirements of Tex. Civ. Prac. & Rem. Code §11.054(2), in that after litigation has been finally determined against her, the Plaintiff repeatedly relitigates or attempts to relitigate, *in propria persona*.

W 54930345



either (A) the validity of the determination against the same Defendant, Texas Board of Nurse Examiners, as to whom the litigation was finally determined by a final judgment of the 191st Judicial District Court, Dallas County, Texas, in April 2001; or (B) the cause of action, claim, controversy, or any of the issues of fact or law determined or concluded by the final determination against the same Defendant, Texas Board of Nurse Examiners, as to whom the litigation was finally determined by a final judgment of the 191st Judicial District Court, Dallas County, Texas, in April 2001.

The Court further finds that unless the Plaintiff, Yvonne Evette Mosley Brown, is determined to be a vexatious litigant pursuant to Tex. Civ. Prac. & Rem. Code §11.054(2), she will continue to harass the Texas Board of Nurse Examiners by filing pro se lawsuits in an attempt to relitigate the validity of the revocation of her nursing license which became a final determination by judgment of the 191st Judicial District Court, Dallas County, Texas, in April 2001.

Now therefore, IT IS ORDERED that the Plaintiff, Yvonne Evette Mosley Brown, is determined to be a vexatious litigant pursuant to Tex. Civ. Prac. & Rem. Code §11.054(2).

It is further ORDERED that the Plaintiff, Yvonne Evette Mosley Brown, post security for the Defendant Texas Board of Nurse Examiner's costs and attorney's fees in the amount of \$ 5,000.00, with the Travis County District Clerk's Office on or before July 7, 2003 2003. Should the Plaintiff, Yvonne Evette Mosley Brown, fail to post security within the time set by the Court, then it is ORDERED that this cause shall be dismissed on the merits.

It is further ORDERED that the Plaintiff, Yvonne Evette Mosley Brown, is prohibited

MS493PG346



from filing any new pro se lawsuits in the courts of this State without the permission of the Local Administrative Judge of the court in which the Plaintiff, Yvonne Evette Mosley Brown, intends to file the litigation, and that this provision of this order shall be enforceable against the Plaintiff, Yvonne Evette Mosley Brown, after proper notice for non-compliance through contempt of court.

SIGNED this the 5<sup>th</sup> day of June, 2003.

  
\_\_\_\_\_  
JUDGE PRESIDING

M 5493P6347

I, AMALIA RODRIGUEZ-MENDOZA, District Clerk, Travis County, Texas, do hereby certify that this is a true and correct copy as same appears of record in my office. Witness my hand and seal of office on 5-31-03

AMALIA RODRIGUEZ-MENDOZA



DISTRICT CLERK

By Deputy 



RECEIVED

filed Sept. 10, 2004

09-10-04

JUN - 1 2005

OFFICE OF  
COURT ADMINISTRATION

JUN 02 2005

NO. GN400204

BASIL BROWN, YVONNE BROWN  
Plaintiffs,

IN THE DISTRICT COURT

VS.

TEXAS BOARD OF NURSE  
EXAMINERS,  
STATE OFFICE OF ADMINISTRATIVE  
HEARINGS,  
KATHERINE A. THOMAS,  
INDIVIDUALLY AND IN OFFICIAL  
CAPACITY AT THE BOARD OF  
NURSE EXAMINERS.  
KATHERINE L. SMITH,  
INDIVIDUALLY AND IN OFFICIAL  
CAPACITY AT THE STATE OFFICE  
OF ADMINISTRATIVE HEARINGS,  
JAMES JOHNSTON, INDIVIDUALLY  
AND IN OFFICIAL CAPACITY AT  
THE BOARD OF NURSE EXAMINERS,  
ANTHONY DIGGS, INDIVIDUALLY  
AND IN OFFICIAL CAPACITY AT  
THE BOARD OF NURSE EXAMINERS,  
NEOMI LEAL, INDIVIDUALLY AND IN  
OFFICIAL CAPACITY AT THE BOARD  
OF NURSE EXAMINERS,  
ROMMEL CORRO, INDIVIDUALLY  
AND IN OFFICIAL CAPACITY AT  
THE STATE OFFICE OF  
ADMINISTRATIVE HEARINGS,  
PATRICIA CABRERA, INDIVIDUALLY  
AND IN OFFICIAL CAPACITY AT  
THE BOARD OF NURSE EXAMINERS,

Defendants.

TRAVIS COUNTY, TEXAS

261ST JUDICIAL DISTRICT

**ORDER GRANTING MOTION TO  
DETERMINE YVONNE BROWN AND BASIL BROWN VEXATIOUS LITIGANTS**

On this day came on to be heard the Defendants' Motion to Determine Yvonne Brown

*Sharon E. ...*  
DISTRICT CLERK  
TRAVIS COUNTY, TEXAS

VL6509PG069



and Basil Brown to be Vexatious Litigants. The Plaintiffs, Yvonne Brown and Basil Brown, appeared pro se and announced ready. The Defendants, Texas Board of Nurse Examiners, Katherine L. Smith, James Johnston, Anthony Diggs, Neomi Leal and Patricia Cabrera, appeared by and through Joseph A. Pitner, Assistant Attorney General. The Court having examined the pleadings and after hearing the evidence and arguments of the party pro se and counsel, is of the opinion that the Defendants' motion has merit and should be granted.

The Court finds that there is not a reasonable probability that the Plaintiffs, Yvonne Brown and Basil Brown, will prevail in this present litigation because the issues surrounding the revocation of Yvonne Brown's license by the Texas Board of Nurse Examiners in December 1999 have been adjudicated and are final.

The Court further finds that the Plaintiffs, Yvonne Brown and Basil Brown, as a pro se litigants have satisfied the statutory requirements of Tex. Civ. Prac. & Rem. Code §11.054(2), in that after litigation has been finally determined against Yvonne Brown, the Plaintiffs are relitigating or attempting to relitigate, *in propria persona*, either (A) the validity of the determination against the same Defendant, Texas Board of Nurse Examiners, as to whom the litigation was finally determined by a final judgment of the 191st Judicial District Court, Dallas County, Texas, in April 2001; or (B) the cause of action, claim, controversy, or any of the issues of fact or law determined or concluded by the final determination against the same Defendant, Texas Board of Nurse Examiners, as to whom the litigation was finally determined by a final judgment of the 191st Judicial District Court, Dallas County, Texas, in April 2001.

VL6509PG070



The Court further finds that on June 5, 2003, after this present lawsuit was filed, the Plaintiff, Yvonne Brown, was found to be a vexatious litigant by the 126th Judicial District Court of Travis County, Texas, in Cause No. GN 301491, styled *Yvonne Evette Mosley Brown vs. Texas Board of Nurse Examiners and State Office of Administrative Hearings*.

The Court further finds that unless the Plaintiffs, Yvonne Brown and Basil Brown, are determined to be vexatious litigants pursuant to Tex. Civ. Prac. & Rem. Code §11.054(2), they will continue to harass the Defendants by filing pro se lawsuits in an attempt to relitigate the validity of the revocation of Yvonne Brown's nursing license which became a final determination by judgment of the 191st Judicial District Court, Dallas County, Texas, in April 2001.

Now therefore, IT IS ORDERED that the Plaintiffs, Yvonne Brown and Basil Brown, are determined to be vexatious litigants pursuant to Tex. Civ. Prac. & Rem. Code §11.054(2).

It is further ORDERED that the Plaintiffs, Yvonne Brown and Basil Brown, post security for the Defendant's costs and attorney's fees in the amount of \$ 5000. —, with the Travis County District Clerk's Office on or before Oct. 9, 2004. Should the Plaintiffs, Yvonne Brown and Basil Brown, fail to post security within the time set by the Court, then it is ORDERED that this cause shall be dismissed on the merits.

It is further ORDERED that the Plaintiffs, Yvonne Brown and Basil Brown, are prohibited from filing any new pro se lawsuits in the courts of this State without the permission of the Local Administrative Judge of the court in which the Plaintiffs, Yvonne

WL 6509PG071



Brown and Basil Brown, intend to file the litigation, and that this provision of this order shall be enforceable against the Plaintiffs, Yvonne Brown and Basil Brown, after proper notice for non-compliance through contempt of court.

It is further ORDERED that the Travis County Clerk shall provide a copy of this prefilng order in accordance with Tex. Civ. Prac. & Rem. Code §11.104 to the Office of Court Administration, P.O. Box 12066 Austin, Texas 78711, for inclusion on the list of vexatious litigants subject to prefilng orders.

SIGNED this the 9 day of Sept., 2004.

*David B. [Signature]*  
JUDGE PRESIDING

VL6509PG072

I, AMALIA RODRIGUEZ-MENDOZA, District Clerk, Travis County, Texas, do hereby certify that this is a true and correct copy as same appears of record in my office. Witness my hand and seal of office on 5-31-05  
AMALIA RODRIGUEZ-MENDOZA



DISTRICT CLERK

By *Sandra Potts*



# **EXHIBIT "B"**

## **SWD EQUIPMENT INVENTORY**

### **SURFACE PLANT**

#### **Pumps:**

- 1 Baker Hughes H-Pump 150 HP**
- 2 Boretts H-Pumps 300 HP & 150 HP**
- 2 Apex MA-155L Triplex Plunger Pumps/155HP**
- 2 Gould Transfer Pumps/10HP**
- 2 Electric Motor Driven Chemical Pumps (attached to Tank Works 220 gal chem tanks)**
- 2 Sump pumps various sized**

#### **Sheds:**

- A. Electrical system's wooden shed 8X12 feet**
  - Custom PLC**
  - All main power panels**
  - GE window unit air conditioner**
  - APC computer back-up system (UPS)**
  - Laptop Computer (PC type) w/Updated OS and software**
  - Printer, Canon MF3010**
  - Leased Hughes Net satellite dish and modem with wireless router**
- B. Wooden shed 10 X 16 feet**
- C. Office trailer**

**Storage Tanks:**

- 3 500 bbl (good) fiberglass tanks for off-loading w/electronic level indicators
- 1 500 bbl (bad) fiberglass tank for off-loading – hit by lightening
- 2 400 bbl fiberglass saltwater tanks
- 3 300 bbl fiberglass storage tanks
- 1 750 bbl fiberglass gun barrel tank
- 1 300 bbl (good) steel oil tank
- 1 300 bbl (bad) steel oil tank
- 2 Tank Works 200 gal chemical tanks
- Multiple custom-installed steel stairs and landings

**Misc. Equipment:** Powder-Coated Filter Pod at H-Pump

**Electrical Valves/Pump and Tank Components:**

- 5 Electronic Sonic Level Indicators/Switches (Measure tank levels for computer and Cause programmed events at specified levels)
- 2 Premier Force Feed Lubricators (Attached to Triplex pumps/20 gal oil tanks)
- 4 Status flow pulsation stabilizers
- 2 Murphy pulsation dampener/Switch gauge
- 2 Murphy shock/vibration control switches
- 1 High/Low tank switch

**Lighting:**

- 6 Light poles w/Halogen Site Lights
- Building-mounted Halogen Site lights
- 1 Auto on/off switch (Day and night indication)

**Perimeter Security:**

- Chain-link fence w/3 large gate openings and 3 small gate openings and gates
- Complete fence line topped w/three string barbed-wire

**Offloading station:** Dual Lane cement pad w/various dedicated valves

## **WELL**

**Commercial SWD Site: 1 - 7500' Permitted and Active SWD Well:**

**Casing heads, 3-10 3/4", 7 5/8", Spool (adapter)**

**Tubing head 1 - 2 7/8"**

**Wing valves - Various off tree**

**Surface casing - 470', 10 3/4", 40.5#, cemented to surface**

**Intermediate (Original long string) Casing - 3000', 7 5/8", 26.4#, cemented to surface**

**Long string casing - 7,570', 5 1/2"**

**Tubing - 7495', 2 7/8" J55, 8rd**

**Packer: 1 - Baker AD Tension - 2 7/8" x 5 1/2"**

**NOTICE OF TRUSTEE'S SALE**  
**BY SUBSTITUTE TRUSTEE**

WHEREAS, on March 15, 2021, JESSICA L. OCAMPO BECERRIL, executed a Deed of Trust conveying to MELINIE D'SILVA, Trustee, the Real Estate hereinafter described, to secure JES JOMEL, LLC, in the payment of a debt therein described, said Deed of Trust recorded in Instrument Number 2021-0010124, of the Deed Records of Kaufman County, Texas; and

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

WHEREAS, Default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owners and holders of said debt have requested the undersigned to sell said property to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN That on **Tuesday, the 5<sup>th</sup> day of AUGUST, 2025, between ten o'clock a.m. and one o'clock p.m.**, I will sell said Real Estate at the steps of the Kaufman County Courthouse, 1902 US Highway 175, Kaufman, Kaufman County, Texas, which is the place designated by the Hill County Commissioner's Court, to the highest bidder for cash.

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

PART BLOCK A, KEMP ORIGINAL, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, AS DESCRIBED IN PLAT RECORDED IN CABINET 1, SLIDE 39, DEED RECORDS, KAUFMAN COUNTY, TEXAS. ALSO KNOWN AS 208 N. MAIN STREET, KEMP, TEXAS.

WITNESS MY HAND, this 14 day of July, 2025.



**DARRIN W. STANTON, Substitute Trustee**

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUL 14 PM 2:02  
BY:  LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

## **Notice of Foreclosure Sale & Appointment of Substitute Trustee**

**Date:** July 15, 2025

**Type of Security Instrument:** Wraparound Deed of Trust

**Date of Instrument:** October 20, 2023

**Debtor:** David Moreno Flores and Cecilia Fernanda Jaime Pina

**Original Trustee:** Allison K. Tipton

**Substitute Trustee:** J.N. Richards Law, P.C.

**Current Beneficiary:** 5558 Yarborough Trust, Larry Le as Trustee

**County of Property:** Kaufman County, Texas

**Recording Information:** Kaufman County Real Property Records Document Number 2023-0030101

**Property Description:** LOT 13, BLOCK "W", OF CLEMENTS RANCH, PHASE 3, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 445, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

**Date of Sale of Property:** August 5, 2025

**Earliest Time of Sale of Property:** The sale shall begin no earlier than 10:00 A.M. and no later than three hours thereafter. The sale shall be completed by no later than 4:00 P.M.

**Place of Sale of Property:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman, Texas 75142 or other place designated by the County Commissioners Court.

Because of default in the performance of the obligations of the Debtor, the (Substitute) Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by the Lien. The sale will begin at the earliest time stated above and within three hours after that time.

**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 J.N. Richards Law, P.C., to act, as Substitute Trustee.**

**The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:**

J.N. Richards Law, P.C.  
c/o Nate Richards  
407 E. Corsicana Street  
Athens, Texas 75751  
903-676-9202



---

James N. Richards  
407 E. Corsicana Street  
Athens, Texas 75751  
Ph: 903-676-9202  
Fx: 817-518-9286  
Email: nate@jnr.law

Executed on July 15, 2025

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUL 15 AM 11:21  
LAURA A. HODGES  
COUNTY CLERK  
BY:   
DEPUTY

&M/Valencia-Godinez

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: July 14, 2025

NOTE:

DATE: December 12, 2019  
AMOUNT: \$125,910.00  
MAKER: Felipe De Jesus Mujica Valencia and Elizabeth Capilla Godinez  
PAYEE: Dalia Renteria DBA LS Homes

DEED OF TRUST:

DATE: December 12, 2019  
GRANTOR: Felipe De Jesus Mujica Valencia and Elizabeth Capilla Godinez  
BENEFICIARY: Dalia Renteria DBA LS Homes  
COUNTY WHERE PROPERTY IS LOCATED: Kaufman  
TRUSTEE: Celeste Rondinaro  
RECORDING INFORMATION: Document No. 2019-0031795, Official Public Records of Kaufman County, Texas

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

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

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

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

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

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

August 5, 2025, being the first Tuesday of the month, to commence at 10:00 a.m., or within three hours thereafter.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUL 15 AM 10:15  
BY: LAURA A. HUGHES  
COUNTY CLERK  
H. HOFFA

**PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

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


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

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, in accordance with Lender's rights and remedies under the Deed of Trust and Section 9.501(d) of the Texas Business and Commerce Code (Texas UCC).

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, Substitute Trustee, will sell the Property at public auction, by public sale, to the highest bidder for cash, "AS IS," or other form of payment acceptable to Substitute Trustee, in accordance with the Deed of Trust. THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.

**ARMED SERVICES NOTICE EFFECTIVE SEPTEMBER 1, 2011**

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



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

**EXHIBIT "A"**  
Legal Description

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

BEGINNING at the southern most corner of said 80 acre tract, a  $\frac{1}{2}$ " iron rod found for witness bears North  $44^{\circ} 47' 06''$  West, 20.0 feet;

THENCE North  $44^{\circ} 47' 06''$  West, along the Southwest line of said 80 acre tract, a distance of 193.60 feet to a  $\frac{1}{2}$ " iron rod set for corner;

THENCE North  $44^{\circ} 18' 00''$  East, a distance of 225.00 feet to a  $\frac{1}{2}$ " iron rod set for corner;

THENCE South  $44^{\circ} 47' 06''$  East, a distance of 193.60 feet to a point in the center of County Road No. 236, a  $\frac{1}{2}$ " iron rod set for witness bears North  $44^{\circ} 47' 06''$  West, 20.00 feet;

THENCE South  $44^{\circ} 18' 00''$  West, along the centerline of said County Road, a distance of 225.00 feet to the POINT OF BEGINNING and containing 1.000 acre of land.

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

**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:** 08/31/2022  
**Grantor(s):** XIOMARA LIZETH MEMBRENO AND DAVID RIVAS, WIFE AND HUSBAND  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR EVERETT FINANCIAL, INC. DBA SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS  
  
**Original Principal:** \$285,000.00  
**Recording Information:** Book 7794 Page 11 Instrument 2022-0033819  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 10812 SLEEPY HOLLOW ROAD, TERRELL, TX 75161-6943

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** U.S. Bank National Association  
**Mortgage Servicer:** U.S. Bank National Association  
**Current Beneficiary:** U.S. Bank National Association  
**Mortgage Servicer Address:** 2800 Tamarack Rd, Owensboro, KY 42301

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 5th day of August, 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, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, 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, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

BY: \_\_\_\_\_  
LAURA A. HUGHES  
COUNTY CLERK

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUL 15 AM 10:13

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, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boetcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, 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 D. Dovel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 11/23/15 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy D. Dovel

**Exhibit "A"**

LOT 39, SLEEPY HOLLOW MEADOWS, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 1, PAGE 543, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 01/14/2021  
**Grantor(s):** JENNIFER GARCIA, AN UNMARRIED MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$187,530.00  
**Recording Information:** Book 6788 Page 176 Instrument 2021-0001957  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 2222 NIGHTGROVE CIR, CRANDALL, TX 75114

**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 5th day of August, 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, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, 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, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, 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 JUL 15 AM 10:13  
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, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

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

**Certificate of Posting**

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 7/5/25 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

**Exhibit "A"**

LOT 11, BLOCK "C", WILDCAT RANCH PHASE 2, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 584, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 12/27/2019  
**Grantor(s):** CARY LYNN MOORE AND KIMBERLY MOORE, HUSBAND AND WIFE  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$233,000.00  
**Recording Information:** Book 6259 Page 77 Instrument 2020-0000186  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 1908 SANDY KNOLL LN, KAUFMAN, TX 75142

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 5th day of August, 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 or Cindy Daniel or Jim O'Bryant, 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 or Cindy Daniel or Jim O'Bryant, 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 or Cindy Daniel or Jim O'Bryant, 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

LAURA A. HUGHES  
COUNTY CLERK

2025 JUL 15 AM 10:13

FILED FOR RECORD  
KAUFMAN CO. TEXAS

**Certificate of Posting**

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 7-15-05 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 1, BLOCK A, PRAIRIE CREEK ESTATES PHASE 1, AN ADDITION TO THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, SLEEVE 495 PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 15 PM 2:07

LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

**NOTICE OF ASSESSMENT LIEN SALE**

STATE OF TEXAS                   §  
  §  
COUNTY OF KAUFMAN           §

WHEREAS, on or about March 19, 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 Lyn Foster, the present owner of said real property, to Terrell Creekside Estates Property Owners Association (the "Association"); and

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

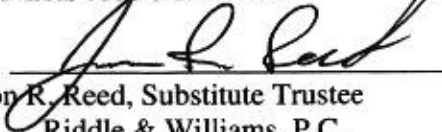
NOW, THEREFORE, notice is hereby given that on Tuesday, August 5, 2025, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the County 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 16, Block J, Creekside Estates Phase 1, an Addition to the City of Terrell, Kaufman County, Texas, according to the map/plat recorded in Cabinet 2, Envelope 530, Map/Plat Records, Kaufman County, Texas (146 Brushy Creek Lane)

WITNESS my hand this 14<sup>th</sup> day of July, 2025

TERRELL CREEKSIDE ESTATES PROPERTY OWNERS ASSOCIATION

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

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

\_\_\_\_\_

**CAUSE NO. 116779-422**

**IN RE: ORDER FOR FORECLOSURE      §      IN THE DISTRICT COURT OF**  
**CONCERNING                                   §**  
**§**  
**146 Brushy Creek Lane                   §      KAUFMAN COUNTY, TEXAS**  
**Terrell, TX 75160                           §**  
**§**  
**UNDER TEX. R. CIV. PROC. 736        §      422ND JUDICIAL DISTRICT**  
**AND THE ESTATE OF LYN FOSTER**  
**ORDER FOR FORECLOSURE**

On **January 28, 2025**, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action (the "Application") was presented to the Court. **Terrell Creekside Estates Property Owners Association** (the "Association"), Petitioner herein, seeks an order pursuant to Tex. R. Civ. Proc. 736 to foreclose the Association's assessment lien against 146 Brushy Creek Lane, Terrell, Texas 75160, and further described as follows:

Lot 16, Block J, Creekside Estates Phase I, an addition to The City of Terrell Kaufman County Texas according to the Map Plate recorded in Cabinet 2 Envelope 530 Map Plat Records Kaufman County Texas (146 Brushy Creek Lane) (hereinafter the "Property").

The Court finds that the Association's Application complies with Rule 736.1 of the Tex. R. Civ. Proc. The Court further finds that Respondent(s) filed a response to the Application, and that Respondent(s) were provided reasonable notice of the hearing conducted by the Court on the Application. The Court finds that the name and last known address of each respondent is as follows:

Lyn Foster  
5601 Eagle Drive  
Rowlett, Texas 75088

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 Terrell Creekside Estates Development (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 4 of the Declaration.
5. Article 4, Sections 4.01 and 4.10(b) of the Declaration creates an assessment lien against the Property to secure payment of assessments and other charges pursuant to Tex. R. Civ. Proc. 735.1(c) and Tex. Prop. Code 209.0092.
6. Article 4, Section 4.10(c) 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 4, Section 4.10(b) of the Declaration and Texas Property Code 5.006 provide for recovery of attorney's fees and expenses incurred in the collection of delinquent assessments.

9. As of February 22, 2024, Respondent was 46 months in default in her obligations to the Association for a total of Five Thousand Eight Hundred and Thirty Seven Dollars and Sixty Eight Cents (\$5,837.68).
10. Respondent has been notified of the amounts due and unpaid attributed to Respondent's failure to pay the assessments and other charges by notice letter dated April 20, 2021.
11. A Notice of Lien was filed on or about March 19, 2024 at Instrument No. 2024-0007819 in the office of the County Clerk of Kaufman County, Texas, and Respondent was notified of same by letter dated April 24, 2022.
12. The Association afforded Respondent thirty (30) days to cure the default pursuant to the April 24, 2022 letter, and such opportunity to cure the default has expired.
13. Prior to filing this Application, the Association performed all actions required under applicable law and the terms of the Declaration required prior to foreclosing the Association's assessment lien against the Property.

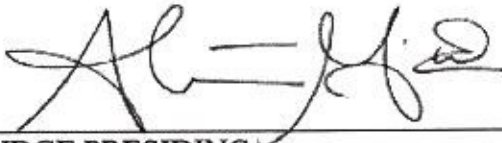
**THE COURT THEREFORE GRANTS** the Association's Application for Foreclosure under Tex. R. Civ. Proc. 736.

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

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

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

SIGNED ON 1/28/2025

  
\_\_\_\_\_  
JUDGE PRESIDING

### **Automated Certificate of eService**

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

Jason Reed on behalf of Jason Reed

Bar No. 24043887

jreed@riddleandwilliams.com

Envelope ID: 96681463

Filing Code Description: Proposed Order

Filing Description: Proposed Order for Foreclosure

Status as of 1/28/2025 2:28 PM CST

#### Case Contacts

<b>Name</b>	<b>BarNumber</b>	<b>Email</b>	<b>TimestampSubmitted</b>	<b>Status</b>
Michele Cole		mcole@riddleandwilliams.com	1/28/2025 11:34:26 AM	SENT
Jason RReed		jreed@riddleandwilliams.com	1/28/2025 11:34:26 AM	SENT

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 15 PM 2:07

**NOTICE OF ASSESSMENT LIEN SALE**

LAURA A. HUGHES  
COUNTY CLERK

BY:

DEPUTY

STATE OF TEXAS           §  
  §  
COUNTY OF KAUFMAN   §

WHEREAS, on or about July 2, 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 Katraccia L. Brooks, the present owner of said real property, to Mustang Creek Homeowners Association, Inc. (the "Association"); and

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

NOW, THEREFORE, notice is hereby given that on Tuesday, August 5, 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 15, Block B, of Mustang Creek, Phase 1A, an Addition to the City of Forney, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 411, Plat Records, Kaufman County, Texas (139 Redbud Drive)

WITNESS my hand this 21 day of June, 2025

MUSTANG CREEK HOMEOWNERS  
ASSOCIATION, INC.

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

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

\_\_\_\_\_

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 15 PM 2:07

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

**NOTICE OF ASSESSMENT LIEN SALE**

STATE OF TEXAS                    §  
  §  
COUNTY OF KAUFMAN           §

WHEREAS, on or about September 14, 2021, a Notice of Lien was filed in the Deed Records of Kaufman County, Texas, covering the real property herein described concerning default in the payment of the indebtedness owing by Mitchell Melancon, the present owner of said real property, to Edgewater at Cedar Creek Lake Homeowner's Association, Inc. (the "Association"); and

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

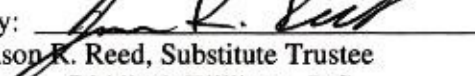
NOW, THEREFORE, notice is hereby given that on Tuesday, August 5, 2025, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the County 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 B, of Edgewater Addition Phase 1, an addition to Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 3, Slide 363, as affected by Affidavit of Plat Correction recorded July 25, 2017 in Volume 5407, Page 322, Real Property Records, Kaufman County, Texas (9204 West Shoreline Drive)

WITNESS my hand this 16<sup>th</sup> day of June, 2025

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

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

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

\_\_\_\_\_



**Notice of Foreclosure Sale**

July 15, 2025

Deed of Trust ("Deed of Trust"):

Dated: December 19, 2020

Grantor: Joe Anthony Martinez and Breyda R. Alamillo Sanchez

Trustee: Robert Rockett

Lender: Dresco Investments, Inc.

Recorded in: Instrument No. 2021-0025373 of the real property records of Kaufman County, Texas

Legal Description: See Exhibit A

Secures: Promissory Note ("Note") in the original principal amount of \$310,000.00, executed by Joe Anthony Martinez and Breyda R. Alamillo Sanchez ("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

Foreclosure Sale:

Date: Tuesday, August 5, 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: At the Commissioners Court of Kaufman County does hereby designate the front steps of the Kaufman County Justice Center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUL 15 AM 8:22  
BY: PAULA HUGHES  
COUNTY CLERK  
DEPUTY

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, Dresco Investments, Inc., 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 Dresco Investments, Inc.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Dresco Investments, Inc.'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 Dresco Investments, Inc. passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

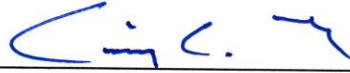
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 Dresco Investments, Inc.. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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

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

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



---

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

## Legal Description Exhibit "A"

All that certain lot, tract or parcel of land situated within the John Damron Survey, Abstract No. 125, Kaufman County, Texas, same being a part of that tract of land conveyed to Dresco Investments, LLC, in Volume 5090, Page 501, Official Public Records of Kaufman County, Texas, and being more particularly described as follows:

**BEGINNING** at a 5/8 inch steel rod found for the northeasterly most corner of said Dresco Investments, LLC tract;  
**THENCE** South 39 degrees 31 minutes 24 seconds West, 2623.77 feet to a 1/2 inch steel rod set and capped "Vogt 5248" for corner;  
**THENCE** South 00 degrees 29 minutes 21 seconds West, 272.64 feet to a 1/2 inch steel rod set and capped "Vogt 5248" for corner;  
**THENCE** South 78 degrees 50 minutes 59 seconds West, 61.26 feet to a 1/2 inch steel rod found for corner;  
**THENCE** North 00 degrees 29 minutes 21 seconds East, 1563.98 feet to a 2 inch square tubing found for corner;  
**THENCE** North 00 degrees 20 minutes 22 seconds East, 743.90 feet to a 28 inch oak tree found for corner;  
**THENCE** North 89 degrees 47 minutes 00 seconds East, 603.62 feet to a 5/8 inch steel rod found for corner;  
**THENCE** South 89 degrees 54 minutes 39 seconds East, 1110.81 feet to the Point of Beginning and containing 41.61 acres of land.  
**TOGETHER WITH AN ACCESS AND UTILITY EASEMENT AS FOLLOWS:**  
**BEGINNING** at a 1/2 inch steel rod found for the southwest corner of the above described 41.61 acre tract;  
**THENCE** North 00 degrees 29 minutes 21 seconds East, with the west line of the above described 41.61 acre tract, 285.00 feet to a point for corner;  
**THENCE** South 89 degrees 30 minutes 39 seconds East, 60.00 feet to a 1/2 inch steel rod set and capped "Vogt 5248" for corner;  
**THENCE** South 00 degrees 29 minutes 21 seconds West, 272.64 feet to a 1/2 inch steel rod set and capped "Vogt 5248" for the southeast corner of the above described 41.61 acre tract;  
**THENCE** South 00 degrees 29 minutes 23 seconds West, 328.84 feet to a point for corner;  
**THENCE** North 89 degrees 24 minutes 28 seconds West, 57.83 feet to a point for corner within County Road No. 4062;  
**THENCE** North 14 degrees 54 minutes 06 seconds West, within County Road No. 4062, 39.96 feet to a point for corner;  
**THENCE** North 03 degrees 45 minutes 20 seconds East, 148.09 feet to a 1/2 inch steel rod found for corner;  
**THENCE** North 00 degrees 29 minutes 21 seconds East, 130.00 feet to the Point of Beginning.

#2021-0025373

Filed for Record in Kaufman County TX  
06/25/2021 03:18:48 PM