

7

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUN 10 AM 10:31

25-02076  
6028 DETERMINE LN, FORNEY, TX 75126

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

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

- Property:** The Property to be sold is described as follows:  
  
Lot 11, Block V, Trinity Crossing Phase 6A, a subdivision located in Kaufman County, Texas according to the Map or Plat thereof recorded in Cabinet 4, Sheet 111, Plat records, Kaufman County, Texas
- Security Instrument:** Deed of Trust dated June 26, 2023 and recorded on June 27, 2023 at Book 8134 and Page 185 in the real property records of KAUFMAN County, Texas, which contains a power of sale.
- Sale Information:** September 2, 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 JONATHAN DANIEL DUBON secures the repayment of a Note dated June 26, 2023 in the amount of \$257,253.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

**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.**



4845454

*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 Auction.com|| Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper ServiceLink ASAP

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

17

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUN 10 AM 10:31

25-02116  
3233 WALDROP DR, MESQUITE, TX 75126

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

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

**Property:**

The Property to be sold is described as follows:

Lot 76, Block "H", 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

**Security Instrument:**

Deed of Trust dated August 2, 2022 and recorded on August 3, 2022 at Instrument Number 2022-0029966 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

**Sale Information:**

September 2, 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 JESSICA CATALINA ORTIZ AND FRANCISCA AVILA secures the repayment of a Note dated August 2, 2022 in the amount of \$253,764.00. PLANET HOME LENDING, LLC, whose address is c/o Planet Home Lending, 321 Research Parkway Suite 303, Meriden, CT 06450-8301, is the current mortgagee of the Deed of Trust and Note and Planet Home Lending is the current mortgage servicer for the mortgage. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

**Substitute Trustee:**

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

**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.**



4845457

*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 Auction.com| Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper ServiceLink ASAP

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

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

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

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated August 26, 2019 and recorded under Vol. 6117, Page 499, or Clerk's File No. 2019-0020753, in the real property records of Kaufman County Texas, with Carlos Molina and Shana Molina, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Carlos Molina and Shana Molina, husband and wife securing payment of the indebtedness in the original principal amount of \$249,389.00 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 Carlos Molina. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

#### Legal Description:

**LOT 20, BLOCK "K", 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.**

### SALE INFORMATION

**Date of Sale: 09/02/2025**

**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 Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, or 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, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Xome, 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 06/10/2025.

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

Posted and filed by: Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-25-00354

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUN 12 PM 1:11  
LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

1021 DUNHILL LN  
FORNEY, TX 75126

00000010353837

**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: September 02, 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 10, 2016 and recorded in Document INSTRUMENT NO. 2016-0011143 real property records of KAUFMAN County, Texas, with ANGELA GARZA AND ALBERTO GARZA JR WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by ANGELA GARZA AND ALBERTO GARZA JR WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$294,210.00, 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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUN 18 AM 9:15  
BY: LAURA ADHUGHES  
COUNTY CLERK



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

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.

*Il sb*

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

1021 DUNHILL LN  
FORNEY, TX 75126

00000010353837

00000010353837

KAUFMAN

**EXHIBIT "A"**

LOT 36, IN BLOCK A, OF DEVONSHIRE PHASE 1A, AN ADDITION TO THE CITY OF DALLAS EXTRA TERRITORIAL JURISDICTION, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN CABINET 3, PAGE 63, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 10/3/2012	<b>Grantor(s)/Mortgagor(s):</b> YOLANDA DOBBINS, A SINGLE PERSON
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GEORGETOWN MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Wells Fargo Bank, N.A.
<b>Recorded in:</b> <b>Volume:</b> 4212 <b>Page:</b> 434 <b>Instrument No:</b> 2012-0017694	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
<b>Date of Sale:</b> 9/2/2025	<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 39, IN BLOCK 18, OF HEARTLAND TRACT A PHASE 3A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 3, PAGE 37, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Terry Waters, Bruce Miller, 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.**

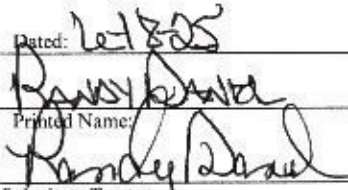
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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: 6/13/2025



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

Dated: 6/13/25

  
Printed Name:

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

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

**MH File Number:** TX-25-109161-POS  
**Loan Type:** FHA

25-00012  
2048 CLUB OAK DRIVE, HEARTLAND, TX 75126

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUN 26 AM 8:08

Laura A. Hughes  
COUNTY CLERK  
BY:   
DEPUTY

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

- Property:** The Property to be sold is described as follows:
- LOT 4, BLOCK 10, HEARTLAND TRACT A, PHASE 2A, AMENDED, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 757, AMENDED UNDER CABINET 2, ENVELOPE 778, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.
- Security Instrument:** Deed of Trust dated July 9, 2020 and recorded on July 24, 2020 at Instrument Number 2020-0020961 in the real property records of KAUFMAN County, Texas, which contains a power of sale.
- Sale Information:** September 2, 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 VALERIE TORRES AND GUSTAVO TORRES secures the repayment of a Note dated July 9, 2020 in the amount of \$212,966.00. 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.**



4846720

*Mary Company*

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

*Donna Stockman*

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

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

A

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUN 26 AM 8:08

25-02269  
406 N NASH ST, KAUFMAN, TX 75142

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

LEONARD HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

- Property:** The Property to be sold is described as follows:  
  
SEE EXHIBIT A
- Security Instrument:** Deed of Trust dated September 13, 2024 and recorded on September 16, 2024 at Instrument Number 2024-0028591 in the real property records of KAUFMAN County, Texas, which contains a power of sale.
- Sale Information:** September 2, 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 GERARDO GALVAN ALEJOS AND CRISTAL RODRIGUEZ GARCIA secures the repayment of a Note dated September 13, 2024 in the amount of \$175,757.00. 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.**



4846164

*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, 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|| Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper ServiceLink ASAP

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

**EXHIBIT "A"**

Being a tract of land situated in the John B. Cole one league and labor Survey, Section 93, Abstract No. 84, Kaufman County, Texas, same being that tract of land conveyed to Vendell Gillespie, unmarried, by deed recorded in Volume 3609, Page 630, Deed Records of Kaufman County, Texas, and being more particularly described by metes and bounds as follows;

**BEGINNING** at a point for corner, said corner lying in the intersection of the East line of N. Nash Street (public right-of-way) and the South line of E. 1st N. Street (public right-of-way);

**THENCE** North 89 degrees 37 minutes 16 seconds East, along the South line of said E. 1st N. Street, a distance of 100.00 feet to a point for corner, said corner being the Northwest corner of a tract of land conveyed to Carolyn T. Manning Theresa L. Simmons, Janie L. Taylor, Walter H. Taylor, and William C. Taylor, by deed recorded in Volume 632, Page 302, Deed Records of Kaufman County, Texas;

**THENCE** South 00 degrees 22 minutes 44 seconds East, along the East line of said Manning/Simmons/Taylor tract, a distance of 64.50 feet to a point for corner, said corner being the Southwest corner of said Manning/Simmons/Taylor tract and being the Northwest corner of a tract of land conveyed to Loyce E. Nix, by deed recorded in Volume 572, Page 76, Deed records of Kaufman County, Texas, and being the Northeast corner of a tract of land conveyed to Kings Fort, LLC, Series 1, by deed recorded in Volume 3928, Page 482, Deed Records of Kaufman County, Texas;

**THENCE** South 89 degrees 37 minutes 16 seconds West, along the North line of said Kings Fort tract, a distance of 100.00 feet to a point for corner, said corner being the Northwest corner of said Kings Fort tract and lying along the East line of the aforementioned N. Nash Street;

**THENCE** North 00 degrees 22 minutes 44 seconds West, along the East line of said N. Nash Street, a distance of 64.50 feet to the POINT OF BEGINNING and containing 6,450 square feet or 0.15 acres of land.

**NOTE:** The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the legal description contained in Schedule "A" as to area or quantity of land is not a representation that such area or quantity is correct, but is made only for informal identification purposes and does not override Item 2 of Schedule "B" hereof.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUN 26 AM 9:18

2019 ALLYSON DRIVE  
HEARTLAND, TX 75126

LAURA A. HUGHES  
COUNTY CLERK

00000010388544

BY: 

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

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

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

Date: September 02, 2025

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

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 30, 2010 and recorded in Document VOLUME 3786 PAGE 338; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS CLERK'S FILE NO'S. 2017-0014976 & 2022-0010366 real property records of KAUFMAN County, Texas, with FERAS ZOUBI AND ASHLEY ZOUBI HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by FERAS ZOUBI AND ASHLEY ZOUBI HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$140,618.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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



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

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



Ryan Bourgeois

**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 6-26-25 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle

Date: 6-26-25

2019 ALLYSON DRIVE  
HEARTLAND, TX 75126

00000010388544

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KAUFMAN

**EXHIBIT "A"**

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUN 26 AM 9:18

1015 HANOVER DRIVE  
FORNEY, TX 75126

LAURA A. HUGHES  
COUNTY CLERK

00000010327062

BY:   
NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

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

Date: September 02, 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 October 25, 2002 and recorded in Document VOLUME 02090, PAGE 00004; AS AFFECTED BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO. 2022-0005732 real property records of KAUFMAN County, Texas, with KEVIN W JOHNSON AND STACIE M JOHNSON 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 KEVIN W JOHNSON AND STACIE M JOHNSON HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$138,221.00, 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.



Ryan Bourgeois

**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 6-26-25 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle

Date: 6-26-25

1015 HANOVER DRIVE  
FORNEY, TX 75126

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00000010327062

KAUFMAN

**EXHIBIT "A"**

LOT 8, BLOCK V, WINDMILL FARMS, PHASE 1A, 1B, & 1C, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 213, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUN 26 AM 9: 18

9265 SWITCHGRASS LANE  
FORNEY, TX 75126

LAURA A. HUGHES  
COUNTY CLERK

00000010507424

BY:   
DEPUTY

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

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

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

Date: September 02, 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 27, 2018 and recorded in Document INSTRUMENT NO. 2018-0021818; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS INSTRUMENT NO(S) 2021-0013479, 2022-0001763, 2024-0007322 & 2025-0000284 real property records of KAUFMAN County, Texas, with ERNESTO BUSTAMANTE AND DOLORES BUSTAMANTE, 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 ERNESTO BUSTAMANTE AND DOLORES BUSTAMANTE, HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$221,807.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

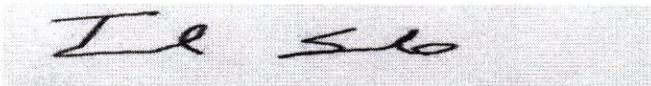
**6. Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer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

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



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

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



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 6-26-25 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle  
Date: 6-26-25

9265 SWITCHGRASS LANE  
FORNEY, TX 75126

00000010507424

00000010507424

KAUFMAN

**EXHIBIT "A"**


LOT 31 BLOCK B, WINDMILL FARMS - PHASE 5A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 3, SLIDE 354 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

2025 JUN 30 AM 8:37

LAURA A. HUGHES  
COUNTY CLERK

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

BY:

  
DEPUTY

T.S. #: 2024-11719-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: **9/2/2025**  
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 15, Block D, of HONEYSUCKLE MEADOWS, WINDMILL FARMS PHASE 3A- SECTION 2, a Subdivision in Kaufman County, Texas, according to the plat thereof recorded in Cabinet 2, Envelope 683, Plat Records, Kaufman County, Texas.

**Commonly known as:** 2019 CONE FLOWER DRIVE FORNEY, TX 75126

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 12/4/2020 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 12/7/2020 under County Clerk's File No 2020-0039253, in Book 6724 and Page 270 of the Real Property Records of Kaufman County, Texas.

**Grantor(s):** Gene Wade and Dwight Wade, wife and husband  
**Original Trustee:** Allan B. Polunsky  
**Substitute Trustee:** Nestor Solutions, LLC, Auction.com, LLC, 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 Summit Funding, Inc., its successors and assigns  
**Current Mortgagee:** Freedom Mortgage Corporation

T.S. #: 2024-11719-TX

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

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$257,254.00, executed by Gene Wade and Dwight Wade, wife and husband, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Summit Funding, Inc., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

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

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

T.S. #: 2024-11719-TX

Dated: 6/30/25

Nestor Solutions, LLC, Auction.com, LLC, 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.



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

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

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

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUN 30 AM 8:37

LAURA A. HUGHES  
COUNTY CLERK

BT:   
DEPUTY

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE.

T.S. #: 2025-15651-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: 9/2/2025  
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 15, in Block 19, of the Amending Plat of HEARTLAND, PHASE 20, an addition to Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 4, Page 40, of the Plat Records of Kaufman County, Texas, and being further affected by Certificate of Correction recorded under Clerk 's File No(s). 2022-0017304 (Volume 7609, Page 310) and 2022-0024394 (Volume 7689, Page 219), of the Official Public Records of Kaufman County, Texas.

**Commonly known as:** 3715 TOPEKA TRL HEARTLAND, TX 75114

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust dated 4/7/2023 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 4/10/2023 under County Clerk's File No 2023-0009305, in Book 8038 and Page 277 of the Real Property Records of Kaufman County, Texas.

**Grantor(s):** Manoj Goud Chirag, a married man and Divya Sai Laddipeerla, signing pro forma to perfect lien only  
**Original Trustee:** J. Marc Hesse  
**Substitute Trustee:** Nestor Solutions, LLC, Auction.com, LLC, 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.

T.S. #: 2025-15651-TX

**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SFMC LP dba Service First Mortgage Company, its successors and assigns  
**Current Mortgagee:** Freedom Mortgage Corporation  
**Mortgage Servicer:** Freedom Mortgage Corporation

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$436,707.00, executed by Manoj Goud Chirag, a married man and Divya Sai Laddipeerla, signing pro forma to perfect lien only, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for SFMC LP dba Service First Mortgage Company, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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


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

T.S. #: 2025-15651-TX

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

Dated: 6/30/25

Nestor Solutions, LLC, Auction.com, LLC, 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.



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

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

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

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

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#: 25-35457

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL -3 AM 8:17

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 11/15/2022, Kashawn Beal, 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 \$260,071.00, payable to the order of DHI Mortgage Company, Ltd. , which Deed of Trust is Recorded on 11/16/2022 as Volume 2022-0042599, Book 7889, Page 264, 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 13, Block "AA", 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: **2566 RUSSELL ST 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** , **Auction.com, LLC, 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 **9/2/2025 at 10:00 AM**, or no later than three (3) hours after such time, in **Kaufman** County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

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

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



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

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

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

WITNESS, my hand this 7/1/2025

WITNESS, my hand this 7/3/25

*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 Stodeman*

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

23-172948

Notice of Substitute Trustee's Sale 2025 JUL -3 AM 10:15

*D*

Notice Concerning Military Duty: Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)

<b>Deed of Trust Date:</b> June 22, 2000	<b>Original Mortgagor/Grantor:</b> BRENDA PRESLEY SMITH
<b>Original Beneficiary / Mortgagee:</b> AMERIQUEST MORTGAGE COMPANY., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE, FOR THE HOLDERS OF THE CIM TRUST 2021-R4, MORTGAGE-BACKED NOTES, SERIES 2021-R4
<b>Recorded in:</b> <b>Volume:</b> 1524 <b>Page:</b> 279 <b>Instrument No:</b> N/A	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> SELECT PORTFOLIO SERVICING	<b>Mortgage Servicer's Address:</b> 3217 S. DECKER LAKE DR. SALT LAKE CITY, UTAH 84119-3284

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

**Secures:** Note in the original principal amount of \$30,400.00, executed by BRENDA PRESLEY SMITH and payable to the order of Lender.

**Property Address/Mailing Address:** 912S CATHERINE ST, TERRELL, TX 75160

**Legal Description of Property to be Sold:** BEING DESCRIBED AS LOTS 3B AND 3C, BLOCK 184, IRVINE ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS. .

<b>Date of Sale:</b> September 2, 2025	<b>Earliest time Sale will begin:</b> 10:00 AM
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**Place of sale of Property:** THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS INDENTURE TRUSTEE, FOR THE HOLDERS OF THE CIM TRUST 2021-R4, MORTGAGE-BACKED NOTES, SERIES 2021-R4*, the owner and holder of the Note, has requested Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY*



2025 JUL -3 AM 10: 15

24-199182

Notice of Substitute Trustee's Sale

LAURA A. HUGHES  
COUNTY CLERK

BY: *[Signature]*

Notice Concerning Military Duty: **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)**

<b>Deed of Trust Date:</b> July 31, 2017	<b>Original Mortgagor/Grantor:</b> DONAVON SESSION AND SAPPHIRE SMITH
<b>Original Beneficiary / Mortgagee:</b> WELLS FARGO BANK, N.A., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST
<b>Recorded in:</b> <b>Volume:</b> 5418 <b>Page:</b> 188 <b>Instrument No:</b> 2017-0017765	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> SELENE FINANCE LP	<b>Mortgage Servicer's Address:</b> 3501 OLYMPUS BLVD., SUITE 500 DALLAS, TEXAS 75019

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

**Secures:** Note in the original principal amount of \$315,250.00, executed by DONAVON SESSION; SAPPHIRE SESSION and payable to the order of Lender.

**Property Address/Mailing Address:** 10231 BANTRY LN, FORNEY, TX 75126

**Legal Description of Property to be Sold:** LOT 10, BANTRY GARDENS, AN ADDITION TO THE TOWN OF TALTY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET 2, ENVELOPE 710, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

<b>Date of Sale:</b> September 2, 2025	<b>Earliest time Sale will begin:</b> 10:00 AM
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**Place of sale of Property:** THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST*, the owner and holder of the Note, has requested Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL*

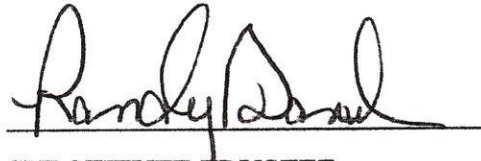


*CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

Pursuant to section 51.0075(a) of the Texas Property Code, Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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

A handwritten signature in black ink, appearing to read "Randy Daniel", written over a horizontal line.

SUBSTITUTE TRUSTEE

Randy Daniel or Cindy Daniel or Jim O'Bryant, Trustee

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

2025 JUL -3 AM 10: 15

25-307141

LAURA A. HUGHES  
COUNTY CLERK

Notice of Substitute Trustee's Sale

DEPUTY

Notice Concerning Military Duty: Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)

<b>Deed of Trust Date:</b> August 16, 2007	<b>Original Mortgagor/Grantor:</b> RICHARD D. FARQUHAR, III AND AMBER L. FARQUHAR
<b>Original Beneficiary / Mortgage:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR COUNTRYWIDE BANK, F.S.B., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR GS MORTGAGE-BACKED SECURITIES TRUST 2025-SJ1
<b>Recorded in:</b> <b>Volume:</b> 3237 <b>Page:</b> 282 <b>Instrument No:</b> 2007-00020477	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> SELECT PORTFOLIO SERVICING	<b>Mortgage Servicer's Address:</b> 3217 S. DECKER LAKE DR. SALT LAKE CITY, UTAH 84119-3284

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

**Secures:** Note in the original principal amount of \$38,582.00, executed by AMBER L. FARQUHAR; RICHARD D. FARQUHAR, III and payable to the order of Lender.

**Property Address/Mailing Address:** 118 STONE DR, FORNEY, TX 75126

**Legal Description of Property to be Sold:** BEING LOT 6, IN BLOCK J, OF SKYLINE ESTATES PHASE III, AN ADDITION TO CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN CABINET 2, ENVELOPE 611, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

<b>Date of Sale:</b> September 2, 2025	<b>Earliest time Sale will begin:</b> 10:00 AM
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**Place of sale of Property:** THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR GS MORTGAGE-BACKED SECURITIES TRUST 2025-SJ1, the owner and holder of the Note, has requested Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.



**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR GS MORTGAGE-BACKED SECURITIES TRUST 2025-SJ1* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

Pursuant to section 51.0075(a) of the Texas Property Code, Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

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

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

/s/Joseph Vacek

Joseph Vacek

Attorney for Select Portfolio Servicing, Inc.

State Bar No.: 24038848

[jvacek@raslg.com](mailto:jvacek@raslg.com)

Robertson, Anschutz, Schneid, Crane & Partners,

PLLC / Attorney for Mortgagee

5601 Executive Dr, Suite 400

Irving, TX 75038

Telephone: 817-873-3080

Facsimile: (817)796-6079

2025 JUL -3 AM 10:15

25-313372

**Notice of Substitute Trustee's Sale**

LAURA A. HUGHES  
COUNTY CLERK

BY: 

Notice Concerning Military Duty: Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)

<b>Deed of Trust Date:</b> May 18, 2020	<b>Original Mortgagor/Grantor:</b> WILLIAM PATTERSON, JR. AND CARMEN MARCELINE
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS 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> 6839 <b>Page:</b> 419 <b>Instrument No:</b> 2021-0006268	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> PLANET HOME LENDING, LLC	<b>Mortgage Servicer's Address:</b> 321 RESEARCH PARKWAY, SUITE 303 MERIDEN, CONNECTICUT 06450-8301

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

**Secures:**Note in the original principal amount of \$250,059.00, executed by WILLIAM PATTERSON JR and payable to the order of Lender.

**Property Address/Mailing Address:** 5572 YARBOROUGH DR, DALLAS, TX 75126

**Legal Description of Property to be Sold:** LOT 6, BLOCK W, CLEMENTS RANCH, PHASE 3, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 3, SLEEVE 445, PLAT RECORDS, KAUFMAN COUNTY, TEXAS. PARCEL ID: 00.0483.0023.0006.00.02.00 COMMONLY KNOWN AS 5572 YARBOROUGH DRIVE, DALLAS, TX 75126.

<b>Date of Sale:</b> September 2, 2025	<b>Earliest time Sale will begin:</b> 10:00 AM
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**Place of sale of Property:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *PLANET HOME LENDING, LLC*, the owner and holder of the Note, has requested Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiars, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC whose address is 1 MAUCHLY IRVINE, CA 92618 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

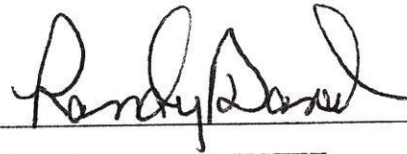


**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *PLANET HOME LENDING, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

Pursuant to section 51.0075(a) of the Texas Property Code, Terry Waters, Bruce Miller, 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 whose address is 1 MAUCHLY IRVINE, CA 92618 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Terry Waters, Bruce Miller, 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 whose address is 1 MAUCHLY IRVINE, CA 92618 OR Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

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



SUBSTITUTE TRUSTEE

Terry Waters, Bruce Miller, 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 OR Randy  
Daniel or Cindy Daniel or Jim O'Bryant, Trustee

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

## NOTICE OF FORECLOSURE SALE

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

**1. Property to Be Sold.** The property to be sold is described as follows: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, PART OF THE R.C. DIXON SURVEY, ABSTRACT NO. 117, KAUFMAN COUNTY, TEXAS, PART OF LOT NO. 23 OF ROYAL ESTATES, A SUBDIVISION SHOWN BY PLAT OF SAME, RECORDED IN CABINET 1 PAGE 585 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND ALL OF THAT CERTAIN CALLED 5.00 ACRE TRACT CONVEYED IN A FORECLOSURE SALE DEED TO DEUTSCHE BANK NATIONAL TRUST COMPANY, TRUSTEE ON SEPTEMBER 1, 2015. RECORDED IN VOLUME 4871 PAGE 219 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A 3/8 INCH IRON ROD FOUND AT THE WEST CORNER OF THE ABOVE MENTIONED LOT NO. 23, AT THE NORTH CORNER OF LOT NO. 24 AND BEING IN THE SOUTHEAST RIGHT OF WAY LINE OF FARM TO MARKET ROAD NO. 2727.

THENCE NORTH 62 DEGREES 22 MINUTES 58 SECONDS EAST WITH THE NORTHWEST LINE OF SAID LOT NO. 23 AND WITH THE SOUTHEAST RIGHT OF WAY LINE OF FARM TO MARKET ROAD NO. 2727, A DISTANCE OF 300.53 FEET TO A 3/8 INCH IRON ROD SET AT THE NORTH CORNER OF SAID LOT NO.23 AND BEING AT THE WEST CORNER OF LOT NO. 22.

THENCE SOUTH 42 DEGREES 01 MINUTES 39 SECONDS EAST, WITH THE NORTHEAST LINE OF SAID LOT NO. 23 AND WITH THE SOUTHWEST LINE OF SAID LOT NO. 22, A DISTANCE OF 711.29 FEET TO A 3/8 INCH IRON ROD SET FOR CORNER.

THENCE SOUTH 47 DEGREES 58 MINUTES 21 SECONDS WEST, A DISTANCE OF 291.07 FEET TO A 3/8 INCH IRON ROD SET IN THE SOUTHWEST LINE OF SAID LOT NO. 23 AND BEING IN THE NORTHEAST LINE OF LOT NO. 24.

THENCE NORTH 42 DEGREES 01 MINUTES 39 SECONDS WEST, WITH THE SOUTHWEST LINE OF SAID LOT NO. 23 AND WITH THE NORTHEAST LINE OF SAID LO NO. 24, A DISTANCE OF 786.08 FEET TO THE POINT OF BEGINNING, CONTAINING 5.003 ACRES OF LAND.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 12/21/2021 and recorded in Document 2021-0052890 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: 09/02/2025

Time: 10:00 AM

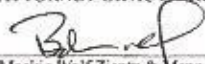
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

**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 JAZMYN WHITE, provides that it secures the payment of the indebtedness in the original principal amount of \$382,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Fifth Third Bank, National Association is the current mortgagee of the note and deed of trust and FIFTH THIRD BANK, NATIONAL ASSOCIATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is Fifth Third Bank, National Association c/o FIFTH THIRD BANK, NATIONAL ASSOCIATION, 5001 Kingsley Drive, MD MORRW, Cincinnati, OH 45227 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  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 11/05 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 JUL 10 AM 10:28

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:** 02/28/2019  
**Grantor(s):** MIGUEL ANGEL MORA AND SELENA HAILEE MORA, HUSBAND AND WIFE  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CALIBER HOME LOANS, INC., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$196,278.00  
**Recording Information:** Book 5946 Page 132 Instrument 2019-0004629  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 204 MAIN ST, TERRELL, TX 75160-2444

**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 2nd day of September, 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 10 AM 10:25

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, Daria 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 7-20-05 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

**Exhibit "A"**

LOT 2, BLOCK 7, JOHNSON ADDITION, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME V, PAGE 176, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

SELECT PORTFOLIO SERVICING, INC. (SPS)  
HILL, MORGAN AND GEORGIA  
307 DIXON STREET, TERRELL, TX 75160CONVENTIONAL  
Firm File Number: 11-005353

2025 JUL 10 AM 10:25

LAURA A. HUGHES  
COUNTY CLERKBY: **NOTICE OF TRUSTEE'S SALE**

WHEREAS, on May 3, 2006, MORGAN HILL AND GEORGIA HILL, as Grantor(s), executed a Deed of Trust conveying to TRIP STANFORD, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR THE CIT GROUP/CONSUMER FINANCE, INC in payment of a debt therein described. The Deed of Trust was filed in the real property records of KAUFMAN COUNTY, TX and is recorded under Clerk's File/Instrument Number 00010733 Volume 2878, Page 290, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, September 2, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in KAUFMAN COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

LOT FIVE, BLOCK NINE OF HIGHLAND ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS.

Property Address:	307 DIXON STREET TERRELL, TX 75160
Mortgage Servicer:	SELECT PORTFOLIO SERVICING, INC.
Mortgagee:	U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE GSAMP TRUST 2006-HE5 MORTGAGE PASS- THROUGH CERTIFICATES, SERIES 2006-HE5 3217 S. DECKER LAKE DR. SALT LAKE CITY, UT 84119

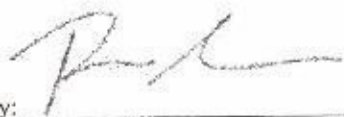
The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property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

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

## SUBSTITUTE TRUSTEE

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

WITNESS MY HAND this day July 9, 2025.

By:   
Ronny George  
Texas Bar No. 24123104  
Grant Tabor  
Texas Bar No. 24027905  
Kathryn Dahlin  
Texas Bar No. 24053165

rgcorge@logs.com  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for U.S. Bank Trust Company, National  
Association, as Trustee, as successor-in-interest to U.S.  
Bank National Association, as trustee, on behalf of the  
holders of the GSAMP Trust 2006-HE5 Mortgage Pass-  
Through Certificates, Series 2006-HE5

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

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

CONVENTIONAL  
Firm File Number: 13-013123

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 10 AM 10:25

**NOTICE OF TRUSTEE'S SALE**

LAURA A. HUGHES  
COUNTY CLERK

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

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, September 2, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 11:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in KAUFMAN COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

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


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

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

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

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

WITNESS MY HAND this day July 9, 2025.

By:   
Ronny George  
Texas Bar No. 24123104  
Grant Tabor  
Texas Bar No. 24027905  
Kathryn Dahlin  
Texas Bar No. 24053165

rgeorge@logs.com  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for Deutsche Bank National Trust Company, as  
Trustee, in trust for registered Holders of Long Beach  
Mortgage Loan Trust 2006-1, Asset-Backed Certificates,  
Series 2006-1

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

**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 2nd day of September, 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.

**TERMS OF SALE:** CASH

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUL 15 AM 10:13  
LAURA HUGHES  
COUNTY CLERK  
OFFICE

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

**Date:** March 1, 2007  
**Grantor(s):** Sherry Smith and Husband, Charles Smith  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for AEGIS  
**WHOLESALE CORPORATION, its successors and assigns**  
**Original Principal:** \$195,800.00  
**Recording Information:** Deed Inst.# 2007-00006199,  
**Current Mortgagee/Beneficiary:** Nationstar Mortgage LLC  
**Secures:** The Promissory Note (the "Note") in the original principal amount of \$195,800.00 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:** 10287 Cimarron Trail, 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:** Nationstar Mortgage LLC  
**Mortgage Servicer Address:** 8950 Cypress Waters Blvd Coppell, TX 75019




EXHIBIT "A"

Lot 48 of Lone Star Estates, an addition to Kaufman County, Texas, according to the plat thereof recorded in Cabinet 2, Envelope 516 of the Plat Records of Kaufman County, Texas.

A

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 17 AM 9:30

LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

R 1947  
T.S. #: 2025-16108-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: 9/2/2025  
Time: The earliest time the sale will begin is 10:00 AM , or within three (3) hours after that time.  
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE

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

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

Being Lot 21, in Block 2, of Heartland Parcel 8, an addition to Kaufman County, Texas, according to the map or plat thereof recorded in/under Cabinet 3, Sleeve 280, Map/Plat Records, Kaufman County, Texas

Commonly known as: 4400 HORSEMINT CV HEARTLAND, TX 75126

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 10/3/2023 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 10/5/2023 under County Clerk's File No 2023-0028322, in Book 8253 and Page 529 of the Real Property Records of Kaufman County, Texas.

Grantor(s): Davis Odum, an unmarried man  
Original Trustee: Black, Mann and Graham, L.L.P.  
Substitute Trustee: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Trustee LLC, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Abstracts/Trustees of Texas, LLC, 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 Freedom Mortgage Corporation, its successors and assigns  
Current Mortgagee: Freedom Mortgage Corporation

T.S. #: 2025-16108-TX

**Mortgage Servicer: Freedom Mortgage Corporation**

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$451,668.00, executed by Davis Odum, an unmarried man, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage 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. #: 2025-16108-TX

Dated: 7/17/25

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Trustee LLC, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Abstracts/Trustees of Texas, LLC, 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.



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

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

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

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

A

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 17 AM 9:31

LAURA A. HUGHES  
COUNTY CLERK

BY: 

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

R 1944

T.S. #: 2025-16026-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: **9/2/2025**  
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 44, Block 13, of CARTWRIGHT RANCH PHASE 1, a subdivision in Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 4, Sleeve 228 of the Plat Records of Kaufman County, Texas.

**Commonly known as:** 1878 IRON CREEK DR CRANDALL, TX 75114

**Instrument to be Foreclosed** – The instrument to be foreclosed is the Deed of Trust dated 5/10/2024 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 5/15/2024 under County Clerk's File No 2024-0014756, in Book 8506 and Page 157 of the Real Property Records of Kaufman County, Texas.

**Grantor(s):** MARICRUZ CARACHEO, AN UNMARRIED WOMAN  
**Original Trustee:** Angela R Hernandez  
**Substitute Trustee:** Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Trustee LLC, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Abstracts/Trustees of Texas, LLC, 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 DHI Mortgage Company, Ltd., its successors and assigns  
**Current Mortgagee:** Freedom Mortgage Corporation

T.S. #: 2025-16026-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 \$245,559.00, executed by MARICRUZ CARACHEO, AN UNMARRIED WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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


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

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

T.S. #: 2025-16026-TX

Dated: 7/17/25

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Trustee LLC, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Abstracts/Trustees of Texas, LLC, 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.



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

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

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

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

A

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 17 AM 9:31

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

R 1443  
T.S. #: 2025-16016-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: 9/2/2025  
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 34, Block H, of GATEWAY PARKS ADDITION, PHASE 1B, an addition to the City of Forney, Kaufman County, Texas, according to the plat thereof recorded in Cabinet 3, Slide 348, of the Plat Records of Kaufman County, Texas.

Commonly known as: 1644 PEGASUS DR FORNEY, TX 75126

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 4/21/2022 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 4/22/2022 under County Clerk's File No 2022-0015812, in Book 7591 and Page 367 of the Real Property Records of Kaufman County, Texas.

Grantor(s): Rodney D. Johnson and Keshea W. Johnson, husband and wife  
Original Trustee: Allan B. Polunsky  
Substitute Trustee: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Trustee LLC, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Abstracts/Trustees of Texas, LLC, 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 Summit Funding, Inc., its successors and assigns

T.S. #: 2025-16016-TX

**Current Mortgagee:** Freedom Mortgage Corporation

**Mortgage Servicer:** Freedom Mortgage Corporation

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$458,689.00, executed by Rodney D. Johnson and Keshea W. Johnson, husband and wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Summit Funding, Inc., 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:

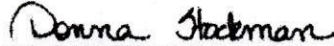
**Freedom Mortgage Corporation**  
11988 EXIT 5 PKWY BLDG 4  
FISHERS IN 46037-7939  
Phone: (855) 690-5900

**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. #: 2025-16016-TX

Dated: 7/17/25

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Trustee LLC, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Abstracts/Trustees of Texas, LLC, 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.



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

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

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

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

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#: 17-19228

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 17 AM 9:32

LAURA A. HUGHES  
COUNTY CLERK

BY: 

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 3/16/2015, SHENERIKA JONES, SINGLE WOMAN, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of MICHAEL L. RIDDLE, as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CARRINGTON MORTGAGE SERVICES, LLC, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$311,000.00, payable to the order of CARRINGTON MORTGAGE SERVICES, LLC, which Deed of Trust is Recorded on 4/8/2015 as Volume 2015-0006025, Book 4757, Page 431, 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 45, BLOCK 1, OF GRAYHAWK ADDITION PHASE I, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT, OF RECORD IN CABINET 3, SLEEVE 54, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.**

Commonly known as: **800 MALLARD DR FORNEY, TX 75126**

**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Angela Cooper, Brandy Bacon, Brenda Wiggs, David Stockman, Donna Stockman, Guy Wiggs, Jack Beckman, Jamie Dworsky, Janet Pinder, Michelle Schwartz, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Tejas Corporate Trustee LLC, 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 **Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F**, 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 **9/2/2025 at 11:00 AM**, or no later than three (3) hours after such time, in Kaufman County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **At the commissioner's court of Kaufman county does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions.**

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



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

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

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

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

WITNESS, my hand this 7/11/2025

WITNESS, my hand this 7/15/25

*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)  
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

**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:** 09/22/2023  
**Grantor(s):** BRIDGETT R MOORE AND JEFFERY S MOORE, A MARRIED COUPLE  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR ORIGINPOINT LLC, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$284,747.00  
**Recording Information:** Book 8241 Page 325 Instrument 2023-0027218  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 1212 S ROCKWALL AVE, TERRELL, TX 75160

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 2nd day of September, 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 Zwierns, 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 Zwierns, 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 JUL 17 AM 10:45  
BY: LAURA A. HUGHES  
COUNTY CLERK  
OP/PTV  
MH

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 Useton, 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 7-17-05 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 49R, BLOCK 3, PHAGAN ADDITION, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, A SUBDIVISION IN KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CABINET 4, SLIDE 126, PLAT RECORDS, KAUFMAN COUNTY, TEXAS

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

SELECT PORTFOLIO SERVICING, INC. (SPS)  
YANDELL, HUGH  
615 BERRY TRAIL, FORNEY, TX 75126

CONVENTIONAL  
Firm File Number: 25-043133

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on May 14, 2004, HUGH LYLE YANDELL, AN UNMARRIED MAN, as Grantor(s), executed a Deed of Trust conveying to BELLINGER & ASSOCIATES, as Trustee, the Real Estate hereinafter described, to BEAZER MORTGAGE CORPORATION in payment of a debt therein described. The Deed of Trust was filed in the real property records of KAUFMAN COUNTY, TX and is recorded under Clerk's File/Instrument Number 00011793 Volume 2432, Page 264, to which reference is herein made for all purposes.

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on , **Tuesday, September 2, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in KAUFMAN COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

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

BEING LOT 7, BLOCK F OF DEERFIELD HEIGHTS, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 511, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.


Property Address: 615 BERRY TRAIL  
FORNEY, TX 75126  
Mortgage Servicer: SELECT PORTFOLIO SERVICING, INC.  
Mortgagee: FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE  
BENEFIT OF THE FREDDIE MAC SEASONED CREDIT RISK TRANSFER TRUST,  
SERIES 2021-2  
3217 S. DECKER LAKE DR.  
SALT LAKE CITY, UT 84119


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

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

SUBSTITUTE TRUSTEE  
Randy Daniel or Cindy Daniel or Jim O'Bryant  
14800 Landmark Blvd, Suite 850  
Dallas, TX 75254

WITNESS MY HAND this day July 11, 2025.

By:   
Ronny George  
Texas Bar No. 24123104  
Grant Tabor  
Texas Bar No. 24027905  
Kathryn Dahlin  
Texas Bar No. 24053165  
rgeorge@logs.com

BY:   
LAURA A. HUGHES  
COUNTY CLERK

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUL 17 AM 10:45

13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for Federal Home Loan Mortgage Corporation,  
as Trustee for the benefit of the Freddie Mac Seasoned  
Credit Risk Transfer Trust, Series 2021-2

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

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 12/7/2023	<b>Grantor(s)/Mortgagor(s):</b> FREDDIE LORICK JR AND SHARON LORICK, HUSBAND AND WIFE
<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> 8319 <b>Page:</b> 271 <b>Instrument No:</b> 2023-0034704	<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> 9/2/2025	<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 3, BLOCK M, OF TRAVIS RANCH PHASE 2K, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLEEVE 78, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Randy Daniel 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.

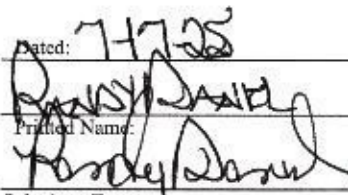
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**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: 7/15/2025



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

Dated: 7/15/25  


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 17 AM 10:45  
BY: LAURA A. HUGHES  
COUNTY CLERK  
MHT

**MH File Number:** TX-25-111027-POS  
**Loan Type:** VA

## NOTICE OF FORECLOSURE SALE

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

**1. Property to Be Sold.** The property to be sold is described as follows: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, PART OF THE S.O. GIBBS SURVEY, ABSTRACT NO. 181 AND THE JAMES HIGGINS SURVEY, ABSTRACT NO. 244, KAUFMAN COUNTY, TEXAS, ALL OF THAT CERTAIN CALLED 4.15 ACRE TRACT CONVEYED TO FABIANA A. GOWER BY WALTER COOPER, ET UX ON MAY 30, 2007, RECORDED IN VOLUME 3171 PAGE 140 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A POINT AT THE SOUTHWEST CORNER OF THE ABOVE MENTIONED 4.15 ACRE TRACT, AND BEING AT THE INTERSECTION OF A POINT NEAR THE CENTERLINE OF COUNTY ROAD NO. 4035, WITH THE EAST RIGHT OF WAY LINE OF FARM TO MARKET ROAD NO. 1895, FROM WHICH A 1/2 INCH IRON ROD FOUND FOR REFERENCE BEARS NORTH 0 DEGREES 23 MINUTES 22 SECONDS EAST-77.89 FEET.

THENCE NORTH 0 DEGREES 23 MINUTES 22 SECONDS EAST, WITH THE EAST RIGHT OF WAY LINE OF FARM TO MARKET ROAD NO. 1895, A DISTANCE OF 804.33 FEET TO A 5/8 INCH IRON ROD FOUND AT THE NORTHWEST CORNER OF SAID 4.15 ACRE TRACT.

THENCE SOUTH 89 DEGREES 33 MINUTES 56 SECONDS EAST, A DISTANCE OF 171.43 FEET TO A 3/8 INCH IRON ROD SET AT THE WESTERLY NORTHEAST CORNER OF SAID 4.15 ACRE TRACT.

THENCE SOUTH 0 DEGREES 24 MINUTES 23 SECONDS WEST, A DISTANCE OF 90.00 FEET TO A 3/8 INCH IRON ROD FOUND AT AN ELL CORNER OF SAID 4.15 ACRE TRACT.

THENCE SOUTH 89 DEGREES 33 MINUTES 56 SECONDS EAST A DISTANCE OF 110.01 FEET TO A 3/8 INCH IRON ROD SET AT THE EASTERLY NORTHEAST CORNER OF SAID 4.15 ACRE TRACT.

THENCE SOUTH 0 DEGREES 24 MINUTES 23 SECONDS WEST, A DISTANCE OF 443.68 FEET TO A 1/2 INCH IRON ROD FOUND AT THE NORTH CORNER OF THE BECKER COMMUNITY ASSOCIATION 0.818 ACRE TRACT, RECORDED IN VOLUME 1563 PAGE 42 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING IN THE SOUTHEAST LINE OF COUNTY ROAD NO. 4035, FROM WHICH A 5/8 INCH IRON ROD FOUND IN THE NORTHWEST LINE OF SAID ROAD BEARS NORTH 0 DEGREES 24 MINUTES 23 SECONDS EAST-86.78 FEET.

THENCE SOUTH 46 DEGREES 58 MINUTES 40 SECONDS WEST, WITH THE NORTHWEST LINE OF SAID 0.818 ACRE TRACT AND WITH THE SOUTHEAST LINE OF COUNTY ROAD NO. 4035, A DISTANCE OF 208.07 FEET TO A 3/8 INCH IRON ROD SET FOR CORNER.

THENCE SOUTH 34 DEGREES 53 MINUTES 11 SECONDS WEST, CONTINUING WITH THE NORTHWEST LINE OF SAID 0.818 ACRE TRACT AND THE SOUTHEAST LINE OF COUNTY ROAD NO. 4035, A DISTANCE OF 154.60 FEET TO A 1/2 INCH IRON ROD FOUND AT THE WEST CORNER OF SAID 0.818 ACRE TRACT.

THENCE NORTH 89 DEGREES 37 MINUTES 44 SECONDS WEST, WITHIN COUNTY ROAD NO. 4035, A DISTANCE OF 42.57 FEET TO THE POINT OF BEGINNING, CONTAINING 4.148 ACRES OF LAND, OF WHICH 0.609 OF AN ACRE IS WITHIN SAID COUNTY ROAD NO. 4035.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 03/26/2019 and recorded in Document 2019-0006789 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: 09/02/2025

Time: 11:00 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 WAYNE LEON ECKENRODE AND LISA ECKENRODE, provides that it secures the payment of the indebtedness in the original principal amount of \$339,138.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NATIONSTAR MORTGAGE LLC is the current mortgagee of the note and deed of trust and NATIONSTAR MORTGAGE LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is NATIONSTAR MORTGAGE LLC c/o NATIONSTAR MORTGAGE LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.


**6. Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 1777 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.**

LAURA A. HUGHES  
COUNTY CLERK

2025 JUL 24 AM 8:12

FILED FOR RECORD  
KAUFMAN CO. TEXAS



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: [servicelinkauction.com/texas](http://servicelinkauction.com/texas) or (866) 539-4173

Certificate of Posting

I am Randy Davis 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 7-24-05 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

## NOTICE OF 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 23, IN BLOCK L, OF TRAVIS RANCH, PHASE 2A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 612, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 11/08/2006 and recorded in Document 2006-00027503 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: 09/02/2025

Time: 10:00 AM

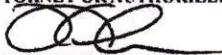
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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 CELESTE WADDELL, provides that it secures the payment of the indebtedness in the original principal amount of \$146,550.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2021-1 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 Federal Home Loan Mortgage Corporation as Trustee for Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2021-1 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.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

Certificate of Posting

I am  whose address is c/o AVT Title Services, L.L.C. 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 7-24-25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUL 24 AM 8:12  
BY:   
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.**

**FILED FOR RECORD  
KAUFMAN CO. TEXAS**  
**2025 JUL 24 AM 8:15**  
**LAURA A. HUGHES  
COUNTY CLERK**  
**BY: [Signature]**

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

**Date:** Tuesday, the 2nd day of September, 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.

**TERMS OF SALE:** CASH

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

**Date:** November 12, 2024  
**Grantor(s):** Ted Edward Ross, III, Unmarried man  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SFMC, LP dba Service First Mortgage Company, its successors and assigns  
**Original Principal:** \$284,865.00  
**Recording Information:** Deed Inst.# 2024-0035598,  
**Current Mortgagee/Beneficiary:** SFMC, LP dba Service First Mortgage Company  
**Secures:** The Promissory Note (the "Note") in the original principal amount of \$284,865.00 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:** 1526 Pemrose Way, 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:** Service First Mortgage  
**Mortgage Servicer Address:** 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047

**SUBSTITUTE TRUSTEE(S):**

McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

**SUBSTITUTE TRUSTEE ADDRESS:**

1320 Greenway Drive, Suite 780 Irving, TX 75038

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

/s/Coury Jacocks Coury Jacocks

Coury Jacocks - Bar #: 24014306

Attorney for SFMC, LP dba Service First Mortgage Company

Coury.Jacocks@mccalla.com

1320 Greenway Drive, Suite 780

Irving, TX 75038

(469) 942-7141 Office

(469) 469-6670 Fax

**DOCUMENT PREPARED BY:**

McCalla Raymer Leibert Pierce, LLP  
1320 Greenway Drive, Suite 780 Irving, TX 75038  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

**Certificate of Posting**

I am Randy Daniel whose address is 14800 Lakewood Blvd. I declare under penalty perjury that 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.

**Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038**


EXHIBIT "A"

Lot 17, in Block 21, of DEVONSHIRE VILLAGE 8, an Addition in Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 4, Sleeve 154, of the Plat Records of Kaufman County, Texas: together with Certificate of Correction recorded in Volume\_8049,\_Page\_548, of the Official Public Records of Kaufman County, Texas.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 24 AM 8:15

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

## NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on October 26, 2012, a certain Deed of Trust was executed by Wanda Conn, as Trustor in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Southwest Funding, LP, as Beneficiary, and was recorded on September 04, 2013, in Instrument Number 2013-0016591 in the Office of the Recorder, Kaufman County, Texas; and

WHEREAS the Mortgage was insured by the United States Secretary of Housing and Urban Development (the "Secretary") pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the Mortgage is now owned by the Secretary, pursuant to an assignment dated October 26, 2018, and recorded on October 29, 2018, as Instrument number 2018-0026988 in the Office of the Recorder, Kaufman County, Texas; and

WHEREAS a default has been made in the covenants and conditions of the Security Instrument under 9(a)(i) as the Borrower has died and is not the principal residence of at least one surviving borrower. As such the loan is in default as of October 10, 2024, and the loan default has not been cured; and

WHEREAS the entire amount delinquent as of June 5, 2025, is \$ 251,917.18 and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage to be immediately due and payable.

NOW THEREFORE, pursuant to powers vested in me by the Single-Family Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR Part 27 subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, recorded on June 30, 2021, in Instrument number 2021-0025983 notice is hereby given that, on September 2, 2025, at 10:00 AM-1:00 PM local time, all real and personal property at or used in connection with the following described premises ("Property"), will be sold at public auction to the highest bidder(s):

See attached legal description.

Commonly known as: 8738 LAKESHORE DR KEMP, TX 75143  
Permanent Parcel Number(s): 42559

The sale will be held in the lobby of THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

The United States Secretary of Housing and Urban Development will bid \$245,929.93, plus any additional accrual, fees, costs, or charges incurred by the Secretary up to the date of sale.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser(s) will pay, at or before closing, his (their) pro-rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders, except the Secretary, must submit a deposit totaling \$24,592.99 in the form of a certified check or cashier's check made out to the United States Secretary of Housing and Urban Development. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$24,592.99 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the high bidder, he need not pay the bid amount in cash. The successful bidder(s) will pay all conveyancing fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidder(s) will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500, paid in advance. The extension fee shall be paid in the form of a certified or cashier's check made payable to the United States Secretary of Housing and Urban Development. If the high bidder(s) close(s) the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due at closing.

If the high bidder(s) is/are unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit, or at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to the Secretary for any costs incurred as a result of such failure, and the Commissioner may, at the direction of the HUD Field Office Representative, offer the Property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all

amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the United States Secretary of Housing and Urban Development, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be reinstated prior to the scheduled sale is \$245,929.93 as of September 2, 2025 , plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: 17

**Foreclosure Commissioner**



Justin Ritchie, Esq. on behalf of  
JAMES E. ALBERTELLI, P.A.  
HUD Foreclosure Commissioner  
6565 N MacArthur Blvd, Suite 470  
Irving, TX 75039  
Phone: 469-804-8457  
Fax: 469-804-8462  
[kschwartz@alaw.net](mailto:kschwartz@alaw.net)  
Firm # 24-038422

Acknowledgment

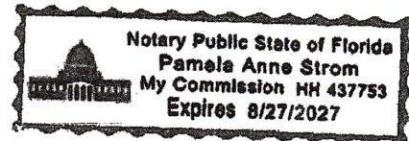
State of FLORIDA )  
County of HILLSBOROUGH)

Before me the undersigned authority, on this day personally appeared Justin Ritchie known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

Given under my hand and seal on this 17 day of July, 2025.

(Seal) 

Notary Public  
My Commission Expires: August 27, 2027



This Instrument prepared by:  
Kirk Schwartz, Esq.  
6565 N MacArthur Blvd, Suite 470  
Irving, TX 75039  
Firm # 24-038422

**LEGAL DESCRIPTION**

**LOT 51, BLOCK 7 OF VAL SHORELINE, ACCORDING TO THE REVISED PLAT  
RECORDED IN VOLUME 4, PAGE 18, CABINET 1, PAGE 207 OF THE PLAT RECORDS  
OF KAUFMAN COUNTY, TEXAS.**

**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.: 133051-TX

Date: July 22, 2025

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: DANIEL HERNANDEZ, A SINGLE PERSON

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

CURRENT MORTGAGEE: PennyMac Loan Services, LLC

MORTGAGE SERVICER: PennyMac Loan Services, LLC

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

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **LOT 24, BLOCK "AD", WILDCAT RANCH PHASE 3, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 2021-0050448, CABINET 4, SLIDE 16, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **9/2/2025**, the foreclosure sale will be conducted in **Kaufman** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **11:00 AM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

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

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

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



FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUL 24 AM 10:51  
LISA A. HUGHES  
COUNTY CLERK

Matter No.: 133051-TX

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE JEFF BENTON, BRANDY BACON, JACK BECKMAN, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, MICHELLE SCHWARTZ, JAMIE DWORSKY, ANGELA COOPER, CASPER J. RANKIN, LAUREL I. HANDLEY, HOLLIS R. 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

A

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUL 24 AM 10:51

25-02891  
5618 DURST LN, FORNEY, TX 75126

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

LAURIE S. FISHER  
COUNTY CLERK  
BY: DS  
DEPUTY

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

LOT 3, BLOCK "N", CLEMENTS RANCH PHASE 2B, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 447, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS

Security Instrument: Deed of Trust dated December 10, 2021 and recorded on December 22, 2021 at Book 7390 and Page 545 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: September 2, 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 NAQUINNA COLE secures the repayment of a Note dated December 10, 2021 in the amount of \$263,950.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgage. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

**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.**



4848447

*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,  
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|| Jeff Benton,  
Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy  
Wiggs, David Stockman, Donna Stockman, Janet  
Pinder, Brandy Bacon, Michelle Schwartz, Jamie  
Dworsky, Angela Cooper ServiceLink ASAP

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 24 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).

**NOTICE OF TRUSTEE'S SALE**

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

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, SEPTEMBER 2, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, I will sell said Real Estate at Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in **KAUFMAN COUNTY, TEXAS** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

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

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

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 24 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, Resolve Trustee Services, LLC

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 24 AM 10:51  
LAURIA A. HUGHES  
COUNTY CLERK  
BY: *[Signature]*  
DEPUTY

**NOTICE OF ASSESSMENT LIEN SALE**

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUL 24 PM 12: 53

STATE OF TEXAS §  
  §  
COUNTY OF KAUFMAN §

LAURA A. HUGHES  
COUNTY CLERK  
BY: 

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

**WHEREAS**, Travis Ranch Property Owners Association, Inc. on June 8, 2022, August 12, 2022, and October 18, 2022, sent notice of default in payment of assessments to **JEFFERY W. VILLANUEVA and CAITLIN R. VILLANUEVA, husband and wife**, being the reputed owners or current owners of said real property; and

**WHEREAS**, the said **JEFFERY W. VILLANUEVA and CAITLIN R. VILLANUEVA, husband and wife**, have continued to default in the payment of their indebtedness to Travis Ranch Property Owners Association, Inc. and the same is now wholly due, and Travis Ranch Property Owners Association, Inc., acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to Travis Ranch Property Owners Association, Inc.

**NOW, THEREFORE**, notice is hereby given that on Tuesday, the 2nd day of September, 2025, between 10:00 a.m. and 4:00 p.m., Travis Ranch Property Owners Association, Inc. will sell the herein described real estate (including any improvements thereon) at public auction at the front steps of the Kaufman County Justice Center, 1902 E. US Highway 175, Kaufman, Kaufman County, Texas, or as designated by the Kaufman County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 11:00 a.m., and the sale will take place not later than three (3) hours thereafter.

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

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

SIGNED: July 24, 2025.

**TRAVIS RANCH PROPERTY OWNERS  
ASSOCIATION, INC.**

By: *Kristen Pierce*  
**Kristen Pierce**  
Its: **Attorney**

STATE OF TEXAS           §  
  §  
COUNTY OF DALLAS       §

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

Given under my hand and affirmed seal of office, on July 24, 2025.



*Brenda Renee Schlueter*  
Notary Public, State of Texas

**AFTER RECORDING, PLEASE RETURN TO:**

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

**EXHIBIT "A"**

**Lot 4, Block M, of TRAVIS RANCH PHASE 2A, an addition to Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 612, Plat Records, Kaufman County, Texas, (the "Property").**

**NOTICE OF ASSESSMENT LIEN SALE**

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 24 PM 12: 54

LAURANA HUGHES  
COUNTY CLERK

BY: 

STATE OF TEXAS                   §  
  §  
COUNTY OF KAUFMAN           §

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

WHEREAS, Windmill Farms Association, Inc. on May 20, 2021, October 5, 2021, July 2, 2022, and April 24, 2024, sent notice of default in payment of assessments to **DARCHE D. EPTING and CORVETTE NECHEA SEARCY, husband and wife**, being the reputed owners or current owners of said real property; and

WHEREAS, the said **DARCHE D. EPTING and CORVETTE NECHEA SEARCY, husband and wife**, have continued to default in the payment of their indebtedness to Windmill Farms Association, Inc. and the same is now wholly due, and Windmill Farms Association, Inc., acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to Windmill Farms Association, Inc.

NOW, THEREFORE, notice is hereby given that on Tuesday, the 2nd day of September, 2025, between 10:00 a.m. and 4:00 p.m., Windmill Farms Association, Inc. will sell the herein described real estate (including any improvements thereon) at public auction at the front steps of the Kaufman County Justice Center, 1902 E. US Highway 175, Kaufman, Kaufman County, Texas, or as designated by the Kaufman County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 11:00 a.m., and the sale will take place not later than three (3) hours thereafter.

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

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

SIGNED: July 24, 2025.

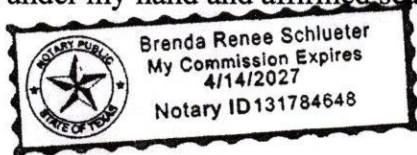
WINDMILL FARMS ASSOCIATION,  
INC.

By: *Kristen Pierce*  
Kristen Pierce  
Its: Attorney

STATE OF TEXAS           §  
  §  
COUNTY OF DALLAS     §

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

Given under my hand and affirmed seal of office, on July 24, 2025.



*Brenda Schlueter*  
Notary Public, State of Texas

**AFTER RECORDING, PLEASE RETURN TO:**

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

**EXHIBIT "A"**

**Lot No. 5, Block No. I, of Honeysuckle Meadows, WINDMILL FARMS, PHASE 2A, Section 1, an addition to Kaufman County, Texas, according to the Map/Plat recorded in Cabinet 2, Envelope 518, of the Plat Records of Kaufman County, Texas, (the "Property").**

**NOTICE OF ASSESSMENT LIEN SALE**

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 24 PM 12: 54

STATE OF TEXAS                    §  
  §  
COUNTY OF KAUFMAN           §

LAURA A. HUGHES  
COUNTY CLERK  
BY: BB  
DEPUTY

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

WHEREAS, Windmill Farms Association, Inc. on May 6, 2022, July 1, 2022, and April 24, 2024, sent notice of default in payment of assessments to **ANDREA C. MCNUTT ROSS, an unmarried person and LINDA MCNUTT, an unmarried person**, being the reputed owner or current owner of said real property; and

WHEREAS, the said **ANDREA C. MCNUTT ROSS, an unmarried person and LINDA MCNUTT, an unmarried person**, has continued to default in the payment of their indebtedness to Windmill Farms Association, Inc. and the same is now wholly due, and Windmill Farms Association, Inc., acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owner to Windmill Farms Association, Inc.

**NOW, THEREFORE**, notice is hereby given that on Tuesday, the 2nd day of September, 2025, between 10:00 a.m. and 4:00 p.m., Windmill Farms Association, Inc. will sell the herein described real estate (including any improvements thereon) at public auction at the front steps of the Kaufman County Justice Center, 1902 E. US Highway 175, Kaufman, Kaufman County, Texas, or as designated by the Kaufman County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 11:00 a.m., and the sale will take place not later than three (3) hours thereafter.

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

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

SIGNED: July 24, 2025.

WINDMILL FARMS ASSOCIATION,  
INC.

By: *Kristen Pierce*  
Kristen Pierce  
Its: Attorney

STATE OF TEXAS           §  
  §  
COUNTY OF DALLAS     §

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

Given under my hand and affirmed seal of office, on July 24, 2025.



*Brenda Schlueter*  
Notary Public, State of Texas

**AFTER RECORDING, PLEASE RETURN TO:**

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

**EXHIBIT "A"**

**Lot 11, Block "B", of WINDMILL FARMS - PHASE 4A, a Subdivision in Kaufman County, Texas, according to the Map or Plat thereof recorded in Volume 3, Page 513, of the Plat Records of Kaufman County, Texas, (the "Property").**


**NOTICE OF ASSESSMENT LIEN SALE**

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 24 PM 12:54

STATE OF TEXAS                   §  
   §  
COUNTY OF KAUFMAN           §

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY CLERK

**WHEREAS**, the property herein described is subject to the Declaration of Covenants, Conditions and Restrictions for Trinity Crossing filed on January 22, 2019 as Instrument No. 2019-0001629 in the Official Public Records of Kaufman County, Texas (including any amendments thereof or supplements thereto is hereinafter referred to, collectively, as the “*Declaration*”). The Declaration provides for the payment of assessments secured by a lien on the Lot of the non-paying owner.

**WHEREAS**, Trinity Crossing Residential Community, Inc. on June 29, 2023, October 31, 2023, June 27, 2024, and August 1, 2024, sent notice of default in payment of assessments to **ABRAHAM BRIONES MENDEZ**, being the reputed owner or current owner of said real property; and

**WHEREAS**, the said **ABRAHAM BRIONES MENDEZ**, has continued to default in the payment of their indebtedness to Trinity Crossing Residential Community, Inc. and the same is now wholly due, and Trinity Crossing Residential Community, Inc., acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owner to Trinity Crossing Residential Community, Inc.

**NOW, THEREFORE**, notice is hereby given that on **Tuesday, the 2nd day of September, 2025, between 10:00 a.m. and 4:00 p.m.**, Trinity Crossing Residential Community, Inc. will sell the herein described real estate (including any improvements thereon) at public auction at the front steps of the Kaufman County Justice Center, 1902 E. US Highway 175, Kaufman, Kaufman County, Texas, or as designated by the Kaufman County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 11:00 a.m., and the sale will take place not later than three (3) hours thereafter.

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

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

SIGNED: July 24, 2025.

**TRINITY CROSSING RESIDENTIAL  
COMMUNITY, INC.**

By: *Kristen Pierce*  
Kristen Pierce  
Its: Attorney

STATE OF TEXAS           §  
  §  
COUNTY OF DALLAS    §

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

Given under my hand and affirmed seal of office, on July 24, 2025.



*Brenda Schlueter*  
Notary Public, State of Texas

**AFTER RECORDING, PLEASE RETURN TO:**

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


**EXHIBIT "A"**

**Lot 10, Block C, TRINITY CROSSING Phase 2, a subdivision located in the City of Forney, Texas according to the map or Plat thereof recorded in Cabinet 3, Sheet 501, Plat Records, Kaufman County, Texas, (the "Property").**

**NOTICE OF ASSESSMENT LIEN SALE**

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUL 24 PM 12:54

STATE OF TEXAS                   §  
  §  
COUNTY OF KAUFMAN           §

LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

**WHEREAS**, the property herein described is subject to the Declaration of Covenants, Conditions and Restrictions for Trinity Crossing filed on January 22, 2019 as Instrument No. 2019-0001629 in the Official Public Records of Kaufman County, Texas (including any amendments thereof or supplements thereto is hereinafter referred to, collectively, as the “*Declaration*”). The Declaration provides for the payment of assessments secured by a lien on the Lot of the non-paying owner.

**WHEREAS**, Trinity Crossing Residential Community, Inc. on September 25, 2023, July 8, 2024, and February 12, 2025, sent notice of default in payment of assessments to **ANAS SAEED**, being the reputed owner or current owner of said real property; and

**WHEREAS**, the said **ANAS SAEED**, has continued to default in the payment of their indebtedness to Trinity Crossing Residential Community, Inc. and the same is now wholly due, and Trinity Crossing Residential Community, Inc., acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owner to Trinity Crossing Residential Community, Inc.

**NOW, THEREFORE**, notice is hereby given that on Tuesday, the 2nd day of September, 2025, between 10:00 a.m. and 4:00 p.m., Trinity Crossing Residential Community, Inc. will sell the herein described real estate (including any improvements thereon) at public auction at the front steps of the Kaufman County Justice Center, 1902 E. US Highway 175, Kaufman, Kaufman County, Texas, or as designated by the Kaufman County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 11:00 a.m., and the sale will take place not later than three (3) hours thereafter.

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

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

SIGNED: July 24, 2025.

**TRINITY CROSSING RESIDENTIAL  
COMMUNITY, INC.**

By: *Kristen Pierce*  
Kristen Pierce  
Its: Attorney

STATE OF TEXAS           §  
  §  
COUNTY OF DALLAS     §

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

Given under my hand and affirmed seal of office, on July 24, 2025.



*Brenda Schlueter*  
Notary Public, State of Texas

**AFTER RECORDING, PLEASE RETURN TO:**


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

**EXHIBIT "A"**

**Lot 3, Block S, TRINITY CROSSING, PHASE 5, a Subdivision located in the City of Forney, Texas according to the Map or Plat thereof recorded in Cabinet 3, Sheet 693, Plat Records, Kaufman County, Texas, (the "Property").**

2025 JUL 30 AM 8:13

LAURA A. HUGHES  
COUNTY CLERK

BY:   
PROPERTY

**NOTICE OF ASSESSMENT LIEN SALE**

STATE OF TEXAS §  
  §  
COUNTY OF KAUFMAN §

WHEREAS, on February 27, 2024 and May 6, 2024, Notices of Lien were filed in the Deed Records of Kaufman County, Texas, instruments #2024-0005353 and #2024-0013516, covering the real property herein described concerning default in the payment of the indebtedness owing by **PAKEITHA HUGHES** the present owner(s) of said real property, to Vintage Meadows Residential Community, Inc. (the "Association"); and

WHEREAS, the said **PAKEITHA HUGHES** has/have continued to default in the payment of its/his/her/their indebtedness to the Association and the same is now wholly due, and the Association, acting by and through its duly authorized agent/trustee, intends to sell the herein described property to satisfy the present indebtedness of said owners to the Association;

WHEREAS, on July 21, 2025 the 489<sup>th</sup> Judicial District Court of Kaufman County, Texas issued its Order On Application For Expedited Order For Foreclosure Of Lien Listed in Tex. R. Civ. P. 736 in Cause No. 119214-489 (attached); and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, September 2, 2025**, between 12 o'clock p.m. and 4 o'clock p.m., and beginning not earlier than 12:00 o'clock p.m. or not later than three hours thereafter. The Trustee will sell the property by public auction to the highest bidder for cash subject to at the place and date specified and be subjected to all superior liens and encumbrances of record. **THE SALE WILL BE CONDUCTED AT THE ENTRANCE STAIRS OF THE KAUFMAN COUNTY COURTHOUSE, 1902 US HIGHWAY 175, KAUFMAN, TX 75142, OR 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.**

Said real estate is described as follows: **BEING LOT 30, BLOCK "M", OF VINTAGE MEADOWS ADDITION, PHASE 3, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED UNDER CLERK'S DOCUMENT NO. 2017-0027887, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS AND CABINET 3, SLIDE 369, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS, also known by its municipal address of 3305 Emerson, Forney, Texas 75126; and**

**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 25<sup>th</sup> day of July, 2025.

VINTAGE MEADOWS RESIDENTIAL COMMUNITY, INC.

By: Victor Bosnich  
Victor Bosnich, Nicole Foley, or Lori Welsh  
5204 Village Creek, Suite 202, Plano, TX 75093

STATE OF TEXAS       §  
                                  §  
COUNTY OF COLLIN   §

This instrument was acknowledged before me on this 25<sup>th</sup> day of July 2025, by Victor Bosnich, its duly authorized agent, on behalf of Vintage Meadows Residential Community, Inc.

Toni Elizabeth Ricca  
Notary Public in and for the State of Texas  
TONI ELIZABETH RICCA  
Notary Public, State of Texas  
Comm. Expires 05-09-2027  
Notary ID 132007674

The within notice was posted by me on the <sup>30<sup>th</sup> MC</sup> 25 day of July, 2025, at the Kaufman County Courthouse in Kaufman, Texas.

Mira C

NO. 119214-489

IN RE: ORDER FOR FORECLOSURE	§	IN THE DISTRICT COURT
CONCERNING:	§	
	§	
3305 EMERSON ROAD,	§	
FORNEY, TEXAS 75126	§	489th JUDICIAL DISTRICT
	§	
UNDER TEX. R. CIV. P. 736	§	KAUFMAN COUNTY, TEXAS

**ORDER ON APPLICATION FOR EXPEDITED ORDER FOR  
FORECLOSURE OF LIEN LISTED IN TEX. R. CIV. P. 736**

On this date came to be heard Petitioner's Application for Expedited Order for Foreclosure of Lien Listed in Tex. R. Civ. P. 736.

Petitioner seeks to foreclose an assessment lien against the following property located in ~~Tarrant~~ <sup>Kaufman</sup> County, Texas: Lot 30, Block M of Vintage Meadows Addition, Phase 3, an addition to the County of Kaufman, Texas according to the map or plat thereof recorded under clerk's document number 2017-0027887, Official Public Records of Kaufman County, Texas and in Cabinet 3, Slide 369 of the Plat Records of Kaufman County, Texas, also known by its municipal address of 3305 Emerson Road, Forney, Texas 75126 ("*Property*").

Petitioner is Vintage Meadows Residential Community, Inc., a homeowners' association vested with the power to enforce the lien against the Property and authority to pursue the foreclosure of the Property.


Respondent is Pakeitha Hughes, and Respondent is the person obligated to pay the lien which Petitioner seeks to foreclose and who has a current ownership interest in the Property. Respondent's last known address is 3305 Emerson Road, Forney, Texas 75126. Respondent has been served with process and has wholly made default.

The type of lien sought to be foreclosed is a property owner's assessment lien under §209.0091, §209.0092; *Texas Property Code* to be foreclosed under *Tex. R. Civ. P. 735.1(c)*.

The recording information of the lien sought to be foreclosed is a lien notice recorded in the Official Public Records of Kaufman County, Texas under Kaufman County Clerk's instrument number 2024-0005353 and 2024-0013516.

Petitioner is entitled and granted authority to proceed with foreclosure of its lien against the Property in accordance with applicable law and the terms of the lien.

SIGNED this 21<sup>st</sup> day of ~~June~~ <sup>July</sup>, 2025.

  
\_\_\_\_\_  
Judge Presiding

Attorney for Applicant:  
Kevin W. Green  
Email: kgreen@kwglaw.com

c:\Clients\Veracity\Vintage Meadows 2024-P Foster Order

VA

25TX935-0213  
1807 TIDESWELL ST, FORNEY, TX 75126

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 31 AM 8:08

LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

**NOTICE OF FORECLOSURE SALE**

**Property:**

The Property to be sold is described as follows:

LOT 14, 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.

**Security Instrument:**

Deed of Trust dated February 10, 2023 and recorded on February 13, 2023 as Instrument Number 2023-0003620 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

**Sale Information:**

September 02, 2025, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court.

**Terms of Sale:**

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

**Obligation Secured:**

The Deed of Trust executed by HALIL BEALL HICKS AND PETER TIJANI secures the repayment of a Note dated February 10, 2023 in the amount of \$445,541.00. NATIONSTAR MORTGAGE LLC, whose address is c/o Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019, is the current mortgagee of the Deed of Trust and Note and Nationstar Mortgage 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.

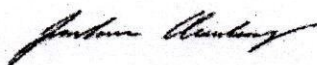


4849122

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, Auction.com, LLC, Dustin George

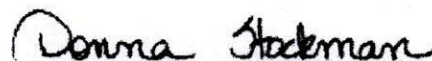
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**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, Auction.com, LLC, 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 31st 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).

## NOTICE OF FORECLOSURE SALE

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

1. **Property to Be Sold.** The property to be sold is described as follows: LOT 30, BLOCK 14, HEARTLAND PHASE 7B, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 319, MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 08/15/2017 and recorded in Book 5428 Page 181 Document 2017-0018720 real property records of Kaufman County, Texas.

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

Date: 09/02/2025

Time: 10:00 AM


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

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

5. **Obligations Secured.** The Deed of Trust executed by MAHDI SCHINDELHEIM, provides that it secures the payment of the indebtedness in the original principal amount of \$278,160.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Truist Bank is the current mortgagee of the note and deed of trust and TRUIST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is Truist Bank c/o TRUIST BANK, 1001 Semmes Ave, Richmond, VA 23224 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.


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

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

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

For additional sale information visit: [www.auction.com](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 7-31-25 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 31 AM 11:34  
BY:   
LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

## NOTICE OF FORECLOSURE SALE

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

**1. Property to Be Sold.** The property to be sold is described as follows: LOT 152, WINNERS CIRCLE ADDITION, AN ADDITION IN THE CITY OF TALTY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 143, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS; AND AS AFFECTED BY RATIFICATION FILED 11/14/1996, RECORDED IN VOLUME 1232, PAGE 829, REAL PROPERTY RECORDS, KAUFMAN COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 05/05/2021 and recorded in Book 6987 Page 275 Document 2021-0018534 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: 09/02/2025

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 use 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 CHARLES ALLERS, provides that it secures the payment of the indebtedness in the original principal amount of \$390,022.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. LoanDepot.com, LLC is the current mortgagee of the note and deed of trust and LOANDEPOT.COM, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is LoanDepot.com, LLC c/o LOANDEPOT.COM, LLC, 6531 Irvine Center Drive, Suite 100, Irvine, CA 92618 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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


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

  
Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
I. 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, L.L.C. 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 7/31/25 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 JUL 31 AM 11:34

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: 01/20/2023  
Grantor(s): HANNAH KATE REEVES AND DAVID NATHAN REEVES, WIFE AND HUSBAND  
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LOWER, LLC DBA AMSW LENDING, ITS SUCCESSORS AND ASSIGNS  
Original Principal: \$459,513.00  
Recording Information: Book 7956 Page 204 Instrument 2023-0001772  
Property County: Kaufman  
Property: (See Attached Exhibit "A")  
Reported Address: 1120 CANTERBURY LANE, FORNEY, TX 75126

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

Date of Sale: Tuesday, the 2nd day of September, 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.

LAURA A. HUGHES  
COUNTY CLERK  
KAUFMAN COUNTY, TEXAS

2025 JUL 31 AM 11:33

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, Daria Boettcher, Lisa Bruno, Angie Uelton, 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 Dore whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 7/21/15 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 Dore

**Exhibit "A"**

LOT 4, BLOCK 31, DEVONSHIRE VILLAGE 9, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 532, OF THE MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

2025 JUL 31 AM 11:33

25-280876

**Notice of Substitute Trustee's Sale**

LAURA A. HUGHES  
COUNTY CLERK

Notice Concerning Military Duty: Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)

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

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

**Secures:** Note in the original principal amount of \$128,950.00, executed by DEDRIC BOYD AND NATASHA RUFUS and payable to the order of Lender.

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

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

<b>Date of Sale:</b> SEPTEMBER 02, 2025	<b>Earliest time Sale will begin:</b> 10:00 AM
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**Place of sale of Property:** THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, PNC BANK, NATIONAL ASSOCIATION, the owner and holder of the Note, has requested TEJAS CORPORATE SERVICES, LLC WHOSE ADDRESS IS 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.



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

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

Pursuant to section 51.0075(a) of the Texas Property Code, TEJAS CORPORATE SERVICES, LLC WHOSE ADDRESS IS 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by TEJAS CORPORATE SERVICES, LLC WHOSE ADDRESS IS 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

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

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

/s/Joseph Vacek

Joseph Vacek

Attorney for Select Portfolio Servicing, Inc.

State Bar No.: 24038848

[jvacek@raslg.com](mailto:jvacek@raslg.com)

Robertson, Anschutz, Schneid, Crane & Partners,

PLLC / Attorney for Mortgagee

5601 Executive Dr, Suite 400

Irving, TX 75038

Telephone: 817-873-3080

Facsimile: (817)796-6079

2025 JUL 31 AM 11:33

25-313906

**Notice of Substitute Trustee's Sale**

LAURA A. HUGHES  
COUNTY CLERK

Notice Concerning Military Duty: **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)**

<b>Deed of Trust Date:</b> July 22, 2011	<b>Original Mortgagor/Grantor:</b> PAULA STACEY MITCHELL
<b>Original Beneficiary / Mortgagee:</b> JPMORGAN CHASE BANK, N.A.	<b>Current Beneficiary / Mortgagee:</b> U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST
<b>Recorded in:</b> <b>Volume:</b> 3977 <b>Page:</b> 530 <b>Instrument No:</b> 2011-0011118	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> SELENE FINANCE LP	<b>Mortgage Servicer's Address:</b> 3501 OLYMPUS BLVD., SUITE 500 DALLAS, TEXAS 75019

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

**Secures:** Note in the original principal amount of \$50,000.00, executed by PAULA STACEY MITCHELL and payable to the order of Lender.

**Property Address/Mailing Address:** 303 NORTH MCGRAW STREET, FORNEY, TX 75126

**Legal Description of Property to be Sold:** BEING A PORTION OF BLOCK "0", CITY OF FORNEY, KAUFMAN COUNTY, BEING A PORTION OF A TRACT LAND CONVEYED TO OMAR AND EUVO SWINDLE AS RECORDED IN VOLUME 634, PAGE 532 OF RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS: BEGINNING OF A 1/2 INCH IRON ROD SET FOR CORNER, BEING A POINT IN THE NORTHWEST RIGHT OF WAY LINE OF LINE OF MCGRAW STREET, BEING THE EAST CORNER OF A TRACT OF LAND CONVEYED TO CLIFTON RAGSDALE AS RECORDED IN VOLUME 3394, PAGE 34 OF THE DEED RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING THE SOUTH CORNER OF THE REMAINDER OF SAID SWINDLE TRACT; THENCE NORTH 45 DEGREES 12 MINUTES 20 SECONDS WEST, A DISTANCE OF 98.80 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER; THENCE NORTH 44 DEGREES 17 MINUTES 23 SECONDS EAST, A DISTANCE OF 91.20 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER; BEING A POINT IN THE SOUTHWEST LINE OF A TRACT OF LAND CONVEYED TO DAVID BURR AS RECORDED IN VOLUME 2865, PAGE 59 OF THE DEED RECORDS, KAUFMAN COUNTY, TEXAS; THENCE SOUTH 43 DEGREES 31 MINUTES 20 SECONDS EAST, A DISTANCE OF 99.85 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER, BEING A POINT IN THE NORTHWEST RIGHT OF WAY LINE OF SAID MCGRAW STREET, AND BEING THE SOUTH CORNER OF SAID BURR TRACT; THENCE SOUTH 44 DEGREES 55 MINUTES 25 SECONDS WEST 9DIRECTIONAL CONTROL), A DISTANCE OF 88.26 FEET TO THE PLACE OF BEGINNING CONTAINING 8,910 SQUARE FEET OR 0.205 OF AN ACRE OF LAND.

<b>Date of Sale:</b> September 02, 2025	<b>Earliest time Sale will begin:</b> 10:00 a.m
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**Place of sale of Property:** THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE



OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

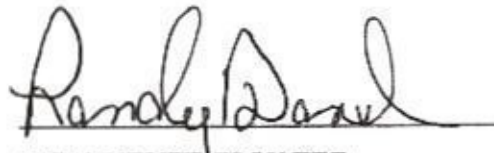
**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST*, the owner and holder of the Note, has requested Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

Pursuant to section 51.0075(a) of the Texas Property Code, Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

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



SUBSTITUTE TRUSTEE

Randy Daniel or Cindy Daniel or Jim O'Bryant, Trustee

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

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

TS# TX 8989-25

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**DATE:** July 17, 2025

**NOTE:** Promissory Lien Note described as follows:

<b>Date:</b>	February 18, 2022
<b>Debtor:</b>	John H Dougan III
<b>Original Creditor:</b>	Mortgage Electronic Registration Systems Inc., as nominee for First Federal Bank
<b>Original Principal Amount:</b>	\$330,000.00
<b>Current Holder:</b>	First Federal Bank

**DEED OF TRUST:** Deed of Trust described as follows:

<b>Date:</b>	February 18, 2022
<b>Grantor:</b>	John Dougan III aka John H Dougan III
<b>Trustee:</b>	Black, Mann & Graham
<b>Current Beneficiary:</b>	First Federal Bank
<b>Recorded:</b>	Book 7488, at Page 45, Instrument No. 2022-0007085 of the Public Records of KAUFMAN County, State of TX.

FILED FOR RECORD  
KAUFMAN COUNTY, TEXAS  
2025 AUG -1 AM 9:10  
L. MANN & G. GRAHAM  
COUNTY CLERK

**LENDER:** First Federal Bank

**BORROWER:** John H Dougan III

**PROPERTY:** The real property described as follows:

BEING LOT 24, IN BLOCK B, OF SKYLINE ESTATES PHASE II, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 546, MAP RECORDS OF KAUFMAN COUNTY, TEXAS.

**SUBSTITUTE TRUSTEE:** Brent W. Martinelli, Kelley Church, Brandi Wilson, Auction.com LLC

**SUBSTITUTE TRUSTEE'S MAILING ADDRESS:**

Quintairos, Prieto, Wood & Boyer, P.A.  
255 South Orange Avenue, Suite 900  
Orlando, Florida 32801

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

September 02, 2025 the first Tuesday of the month, to commence at 10:00 AM, or within three (3) hours after that time.

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

Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142

**RECITALS**

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

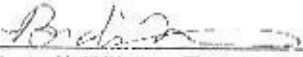
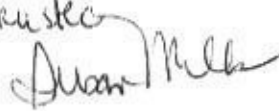
Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS

NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Notice of Sale executed by:

  
Brandi Wilson, Trustee  
Susan Mills, Trustee  


FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 AUG -6 PM 12: 20

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEBILTY

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[space above this line for recording purposes]

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**DATE:** August 6, 2025

**NOTE:** Promissory Note described as follows:

**Date:** December 16, 2024

**Borrower:** Rosehaven Retirement Residences, Inc.

**Lender:** World Business Lenders, LLC

**Original Principal Amount:** \$611,000

(Note).

**DEED OF TRUST:** Deed of Trust, Assignment of Leases and Rents and Security Agreement described as follows:

**Date:** December 17, 2024

**Grantor:** Wendy G. Manning and Rosehaven Retirement Residences, Inc.

**Trustee:** William Shaddock

**Beneficiary:** World Business Lenders, LLC

**Recorded:** In the Official Public Records of Kaufman County, Texas on December 26, 2024 as document 2024-0039449.

(Deed of Trust).

**CURRENT LENDER/MORTGAGEE:** WBL SPO I, LLC (WBL SPO I)  
(Lender/Mortgagee).

**BORROWER/MORTGAGOR:** Rosehaven Retirement Residences, Inc.  
(Borrower/Mortgagor).

**PROPERTY:** The real property more particularly described on **exhibit A**, attached hereto, together with and any and all personal property and fixtures described in the Deed of Trust (**Property**).

**SUBSTITUTE TRUSTEE(S), ADDRESSES AND PHONE NUMBERS:** Lender/Mortgagee hereby authorizes its undersigned attorney to appoint the following substitute trustees to succeed to all title, powers and duties of the original trustee appointed in the Deed of Trust pursuant to Texas Property Code section 51.0075:

Michael J. McKleroy  
Hinshaw & Culbertson, LLP  
1717 Main Street, Suite 3625  
Dallas, Texas 75201  
945-229-6380

Matthew W. Lindsey  
Hinshaw & Culbertson, LLP  
1717 Main Street, Suite 3625  
Dallas, Texas 75201  
945-229-6380

Fred Ramos  
Hinshaw & Culbertson, LLP  
5151 San Felipe, Suite 1380  
Houston, Texas 77056  
346-344-4500

**(Substitute Trustee(s)).**

**DATE, TIME AND PLACE OF SUBSTITUTE TRUSTEE'S SALE:** A non-judicial foreclosure sale will take place at the following date, time and place pursuant to Texas Property Code section 51.002 and the Deed of Trust:

**Date:** September 2, 2025

**Time:** Commencing at 10:00 a.m. or not later than 3 hours after 10:00 a.m.

**Place:** At the front steps of the Kaufman County Courthouse located at 100 West Mulberry Street, Kaufman, Texas 75142 or, if the preceding area is no longer the designated area, at the area most recently designated by the Kaufman County Commissioner's Court.

**(Substitute Trustee's Sale)**

A default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust securing the Note. Because of such default, Lender/Mortgagee has requested each

and any of the Substitute Trustee(s) to sell the Property at the Substitute Trustee's Sale in accordance with the Deed of Trust and applicable law.

The Deed of Trust encumbers both real and personal property and fixtures. Formal notice is hereby given of the Lender/Mortgagee's election to proceed against and sell the real property and any and all personal property and fixtures described in the Deed of Trust, in accordance with the Lender/Mortgagee's rights and remedies under the Deed of Trust, Texas Property Code chapter 51 and Texas Business and Commerce Code (Texas UCC) section 9.604(a).

Notice is hereby given that on the date and time and at the place of Substitute Trustee's Sale identified above, any of the Substitute Trustee(s) herein appointed, or such other substitute trustee as the Lender/Mortgagee may subsequently appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, in accordance with the Deed of Trust and applicable law.

The Substitute Trustee's Sale will be conducted as a public auction, and the Property secured by the Deed of Trust, including, without limitation, all right, title, interest, and privilege of Borrower/Mortgagor to any real property described in **exhibit A** attached hereto. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property which are superior to the Deed of Trust and to the permitted exceptions to title, if any, described in the Deed of Trust. Substitute Trustee(s) has not made and will not make any covenants, representations, or warranties concerning the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust and applicable law.

Pursuant to Texas Property Code section 51.009, the Property will be sold "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY SUBSTITUTE TRUSTEE(S), EXPRESS, IMPLIED, STATUTORY, QUASI STATUTORY, OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER LENDER/MORTGAGEE NOR THE SUBSTITUTE TRUSTEE(S) MAKE ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS, OR SPECIFICATIONS NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS, OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH SHALL BE EXPRESSLY WAIVED BY THE PURCHASER AT THE FORECLOSURE SALE. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.


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

**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 LENDER/MORTGAGEE.**

Dated: August 6, 2025

Substitute trustee:

  
\_\_\_\_\_  
Michael J. McKleroy, Jr.  
Hinshaw & Culbertson, LLP  
1717 Main Street, Suite 3625  
Dallas, Texas 75201  
Telephone 945-229-6380

**EXHIBIT A**

The following real estate situated in Kaufman County, Texas, together with all buildings, structures, and other improvements (such buildings, structures, fixtures and other improvements) now or hereafter situated thereon:

All of Block Number Two (2), as shown by the Original Plat of the Town of Kaufman, Texas, and shown of record in Volume "I", Page 133, Deed Records, Kaufman County, Texas.

Commonly Known As: 108 W Hickory St., Kaufman, Texas 75142

Parcel ID: 28409

PREPARED BY AND RETURN  
TO AFTER RECORDING:

Michael J. McKleroy  
Hinshaw & Culbertson, LLP  
1717 Main Street, Suite 3625  
Dallas, Texas 75201

NOTICE OF FORECLOSURE SALE

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

**Deed of Trust:**

Dated: February 3, 2017 (on or about)  
Grantor: Bhavi Hospitality, LLC  
Original Trustee: Brandon Norris – CFO  
Substitute Trustee(s): Steven T. Holmes or Michael W. McGee

Current Lender: Louisiana National Bank, a Louisiana financial institution.

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

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

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

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

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 AUG -6 PM 3:13  
LAURA A. HUGHES  
COUNTY CLERK  
BY: \_\_\_\_\_  
NFPIITY  
MT

**Foreclosure Sale:**

- Date:** **Tuesday, September 2, 2025**
- Time:** The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 12:00 P.M. and not later than three hours thereafter.
- Place:** Kaufman County Courthouse, 1902 US-175, Kaufman, TX 75142 or if the preceding area is no longer the area(s) designated by the Kaufman County Commissioner's Court, in the area otherwise most recently designated by the Commissioner's Court pursuant to §51.002 of the Texas Property Code as amended.
- Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

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

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

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

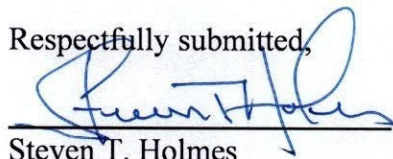
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

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

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

Dated: August 6, 2025

Respectfully submitted,



Steven T. Holmes  
State Bar No. 00794918  
CAVAZOS HENDRICKS POIROT, P.C.  
900 Jackson Street, Suite 570  
Dallas, TX 75202  
Direct Dial: (214) 573-7305  
Email: sholmes@chfirm.com

Attorneys for Louisiana National Bank

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**DATE:** August 1, 2025

**FILED FOR RECORD**  
**AT 4:20 O'CLOCK P.M**

**NOTE:** The instrument secures a Note described as follows:

**AUG 01 2025**

Date: August 14, 2023  
Maker: RCA-3, LLC, a Texas Limited Liability Company  
Guarantor: Rogelio Reyes Juarez  
Payee: Oscar Guillermo Webber Muzquiz  
Original Principal Amount: \$1,150,000.00

Clerk, County Court, Kaufman County, TX  
By                      Deputy

**DEED OF TRUST:** The instrument to be foreclosed is the Deed of Trust or Contract Lien described as follows:

Date: August 14, 2023  
Grantor: RCA-3, LLC., a Texas limited liability company; Rogelio Reyes Juarez  
Trustee: James F. Bowen ~ Attorney  
Beneficiary: Oscar Guillermo Webber Muzquiz  
Recorded: #RP-2022-0036886 in the Real Property Records of Kaufman County, Texas

**LENDER:** Oscar Guillermo Webber Muzquiz

**BORROWER:** RCA-3, LLC, A Texas Limited Liability Company

**PROPERTY:** The real properties described as follows:

**Tract 1: 204 W. Crenshaw St., Terrell, Texas; 206 W. Crenshaw St., Terrell, Texas**

**BEING LOT 2 AND LOT 3, BLOCK 193, PROFICIENT ADDITION, A REPLAT 193, OF THE REVISED MAP OF TERRELL, AN ADDITION TO THE CITY OF TERRELL, TEXAS AS RECORDED IN VOLUME 7515, PAGE 89, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.**

**Tract 2: FM 2578, Terrell, Texas**

**Being a tract of land in the John C. Hale Survey, Abstract No. 202, Kaufman County, Texas, and being all of that certain tract of land conveyed to James Earl Brooks and wife Betty Jo Brooks in deed recorded in Volume 496, Page 24, Deed Records, Kaufman County, Texas, and being more particularly described as follows:**

**Beginning at a 1/2" iron rod set for corner in the South line of that certain called 67.717 acre tract of land "Tract 1" conveyed to Oak National Holdings, LLC as recorded in Volume 6473, Page 308 of the Deeds Records, Kaufman County, Texas, said point also being the West corner of that certain called 12.664 acre tract of land conveyed to Life Rebuilders, Inc. as recorded in Volume 6093, page 93 of the Deed Records, Kaufman County, Texas;**

Thence, South 45°06'56" East, along the Southwest line of said 12.664 acre tract, passing at a distance of 496.02 feet a 1/2" iron rod with yellow plastic cap stamped "BG&A RPLS 5569", said point being the South corner of said 12.664 acre tract in the West corner of that certain called 12-7/8 acre tract of land conveyed to Abbie H. Anderson as recorded in Volume 4512, page 254 of the Deed Records, Kaufman County, Texas, and continuing along the Southwest line of said 12-7/8 acre tract, a total distance of 916.18 feet to a 1/2" iron rod set for corner from which a 1/2" iron rod found for the North corner of that certain tract of land conveyed to Tom E. Norton, Jr. as recorded in Volume 1103, page 548 of the Deed Records, Kaufman County, Texas, bears South 45°17'42" West a distance of 35.71 feet;

Thence, South 45°17'42" West, along the Northwest line of said Norton tract, a distance of 639.77 feet to a 1/2" iron rod found for corner, said point being the East corner of that certain called 4.07 acre tract of land conveyed to Abbie H. Anderson as recorded in Volume 522, Page 264 of the Deed Records, Kaufman County, Texas;

Thence, North 43°58'25" West, along the Northeast line of said 4.07 acre tract and the Northeast line of that certain called 5.57 acre tract of land conveyed to William L. Fawcett, Ernesto E. Solis and Mack J. Hughs as recorded in Volume 1449, page 115 of the Deed Records, Kaufman County, Texas, along a fence, a distance of 888.79 feet to a 1/2" iron rod set for corner in the Southeast line of said 67.717 acre tract;

Thence, North 43°06'54" East, along the Southeast line of said 67.717 acre tract, a distance of 253.52 feet to a 1/2" iron rod set for an angle point;

Thence, North 42°31'52" East, along the Southeast line of said 67.717 acre tract, a distance of 368.95 feet to the Point of Beginning and containing 568,760 square feet or 13.057 acres of land.

**Tract 3:**

**LOT 12A, BLOCK 1, RCA-3 PROPERTIES ADDITION NO. 2, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 4, SLIDE 121, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.**

**Tract 4: 1604 Driskill Drive, Irving, Texas**

**LOT 11, IN BLOCK 15 OF COTTONWOOD VALLEY PHASE III, INSTALLMENT 1, AN ADDITION TO THE CITY OF IRVING, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 85121, PAGE 4919, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.**

Together with all improvements, easements, personal property, intangibles, rents, revenues, contracts, and rights appurtenant to the real property, as described in the Deed of Trust.

**SUBSTITUTE TRUSTEE: ERNIE GARCIA**

Substitute Trustee's Mailing Address:  
2626 S. Loop W., Suite 630  
Houston, Texas 77054

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

**September 2, 2025**, the first Tuesday of the month, to commence at 10:00 am, or within three (3) hours after that time.

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

**THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S.**

**RECITALS**

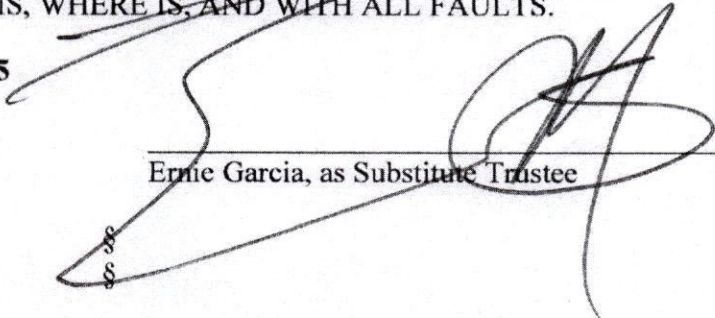
Default has occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute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

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

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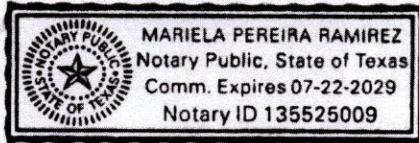
Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

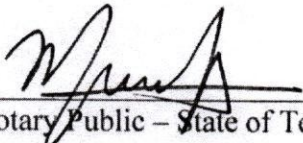
EXECUTED as of **August 1, 2025**

  
Ernie Garcia, as Substitute Trustee

STATE OF TEXAS  
COUNTY OF HARRIS

SUBSCRIBED AND SWORN TO before me this 1<sup>st</sup> day of August 2025 by Ernie Garcia, Substitute Trustee.



  
Notary Public - State of Texas

After recording, please return original to:  
**The Law Office of Ernie Garcia**  
2626 S. Loop W., Suite 630  
Houston, Texas 77054

2025 AUG -7 PM 12: 33

25-271264

**Notice of Substitute Trustee's Sale**

LAURA A. HUGHES  
COUNTY CLERK



Notice Concerning Military Duty: **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)**

<b>Deed of Trust Date:</b> January 28, 2022	<b>Original Mortgagor/Grantor:</b> PATRICK ALAN WETZEL, JR. AND APRIL DENNISE WETZEL
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HIGHLAND HOMELOANS, LLC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> LAKEVIEW LOAN SERVICING, LLC
<b>Recorded in:</b> <b>Volume:</b> 7459 <b>Page:</b> 364 <b>Instrument No:</b> 2022-0004620	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> M&T BANK	<b>Mortgage Servicer's Address:</b> 1100 WEHRLE DR WILLIAMSVILLE, NEW YORK 14221-7748

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

**Secures:**Note in the original principal amount of \$324,900.00, executed by PATRICK ALAN WETZEL, JR AND APRIL DENNISE WETZEL, BY PATRICK ALAN WETZEL JR AS ATTORNEY IN FACT and payable to the order of Lender.

**Property Address/Mailing Address:** 2386 NEFF LN, FORNEY, TX 75126

**Legal Description of Property to be Sold:** LOT 15, IN BLOCK A, 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.

<b>Date of Sale:</b> September 02, 2025	<b>Earliest time Sale will begin:</b> 10:00 AM
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**Place of sale of Property:** THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *FO LAKEVIEW LOAN SERVICING, LLC*, the owner and holder of the Note, has requested XOME whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 or Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

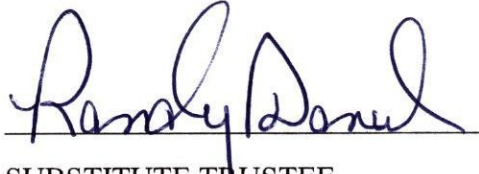


**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *FO LAKEVIEW LOAN SERVICING, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

Pursuant to section 51.0075(a) of the Texas Property Code, XOME whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 or Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by XOME whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 or Randy Daniel or Cindy Daniel or Jim O'Bryant whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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

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

SUBSTITUTE TRUSTEE

XOME or Randy Daniel or Cindy Daniel or Jim O'Bryant,  
Trustee

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

2025 AUG -8 AM 11:07

**DATE:** August 8, 2025

**NOTE:** described as follows:

LAURA A. HUGHES  
COUNTY CLERK  
BY: LF  
DEPUTY

Date: February 29, 2016  
Maker: Anita Garcia Saucedo and husband Carlos Saucedo  
Payee: Success Mortgage Corporation  
Original Principal Amount: \$135,745.00

**DEED OF TRUST:** described as follows:

Date: February 29, 2016  
Grantor: Anita Garcia Saucedo and husband Carlos Saucedo  
Trustee: Michael H. Patterson  
Beneficiary: Success Mortgage Corporation  
Recorded: Filed for record on March 9, 2016, under Instrument No. 2016-0004264 in the real property records of Kaufman County, Texas.

**LENDER:** BT PEGASUS TWO, LLC, a Texas limited liability company, through an Assignment of Deed of Trust dated October 8, 2021, from AMG BT NOTE ONE, LLC, as Assignor, and recorded on May 22, 2025, with the County Clerk of Kaufman County, Texas under Instrument No. 2025-0016151.

**BORROWER:** Anita Garcia Saucedo and husband Carlos Saucedo

**PROPERTY:** The real property described as follows:

Being Lot 19, Block A, of Town North Estates 5, Phase 2, an Addition to the City of Terrell, Kaufman County, Texas, according to the Map thereof recorded in Cabinet 2, Envelope 662 of the Plat Records of Kaufman County, Texas, and more commonly known as 276 Meadowcrest, Terrell, Texas 75160, together with all improvements, easements, personal property, intangibles, rents, revenues, contracts, and rights appurtenant to the real property, as described in the Deed of Trust, together with all improvements, easements, personal property, intangibles, rents, revenues, contracts, and rights appurtenant to the real property, as described in the Deed of Trust.

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

September 2, 2025, the first Tuesday of the month, to commence at 10:00 a.m., or within three (3) hours after that time.

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

On the front steps of the Kaufman County Courthouse, 100 W. Mulberry Street, Kaufman, Texas, or if said area is no longer the designated place for foreclosure sales, then the most recently designated place by the Kaufman County Commissioner's Court.

## 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.**

## RECITALS

Default has occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

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

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, Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold **AS IS, WHERE IS, AND WITH ALL FAULTS.**

EXECUTED as of August 8, 2025.

  
George A. (Tony) Maffers, Substitute Trustee

**ACKNOWLEDGEMENT**

STATE OF TEXAS

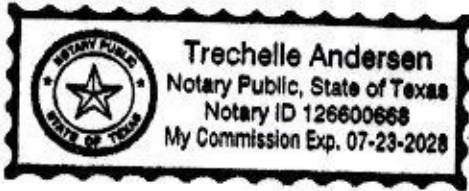
§  
§  
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COUNTY OF COLLIN

This instrument was acknowledged before me on August 8, 2025, by George A. (Tony) Mallers. The acknowledging person personally appeared by:

physically appearing before me.

appearing by an interactive two-way audio and video communication that meets the requirements for online notarization under Texas Government Code chapter 406, subchapter C.



  
\_\_\_\_\_  
Notary Public - State of Texas

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 12/2/2019	<b>Grantor(s)/Mortgagor(s):</b> WILLIAM WAYNE ROCH, AN UNMARRIED MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR SYNERGY ONE LENDING, INC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 2019-0030386	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> LoanCare, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3637 Sentara Way, Virginia Beach, VA 23452
<b>Date of Sale:</b> 9/2/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

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

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Terry Waters, Bruce Miller, 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: 8/7/2025



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

Dated: 8-11-25

Printed Name:

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 AUG 11 AM 8:07  
LAURA A. HUGHES  
COUNTY CLERK  
BY: [Signature]

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

EXHIBIT "A"

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

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

THENCE North 45 degrees 15 minutes 55 seconds East (directional control), a distance of 127.31 feet to an "X" found for corner, being the East corner of Lot 5-A of said Re-subdivision of Lots 1-5, Block A, Lot 12, Block F and Lots 10-12, Block F, and being a point in the Southwest line of Southlake Estates, an addition in the City of Forney, Kaufman County, Texas according to the map thereof recorded in Cabinet 1, Page 208 of the Map Records of Kaufman County, Texas;

THENCE South 42 degrees 11 minutes 52 seconds East, a distance of 118.17 feet to an "X" set for corner, being the North corner of a tract of land conveyed to Kirk and Delice Gillespie as recorded in Volume 3685, Page 308 of the Deed Records of Kaufman County, Texas, and being a point in the Southwest line of said Southlake Estates;

THENCE South 47 degrees 04 minutes 28 seconds West, a distance of 120.25 feet to a 1/2 inch yellow-capped iron rod set for corner, being a point in the Northeast Right of Way of said Bowie Street, being the West corner of said Gillespie tract, and being in a curve to the left with a radius of 135.42 feet;

THENCE in a Northwesterly direction along said curve to the left with an arc length of 7.88 feet, a chord bearing of North 56 degrees 07 minutes 10 seconds West, a chord distance of 7.88 feet, a central angle of 02 degrees 54 minutes 22 seconds to a 1/2 inch yellow-capped iron rod set for corner, and being in a curve to the right with a radius of 123.02 feet;

THENCE in a Northeasterly direction along said curve to the right with an arc length of 31.91 feet, a chord bearing of North 50 degrees 06 minutes 30 seconds West, a chord distance of 31.82 feet, a central angle of 14 degrees 51 minutes 43 seconds to a 1/2 inch yellow-capped iron rod set for corner;

THENCE North 42 degrees 42 minutes 44 seconds West, a distance of 72.50 feet to the PLACE OF BEGINNING and containing 14,381 square feet or 0.3330 of an acre of land.

**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: September 02, 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 28, 2021 and recorded in Document INSTRUMENT NO. 2021-0025828 real property records of KAUFMAN County, Texas, with CHANSITY WATSON, AN UNMARRIED WOMAN, AND ANTWAN HUDSON, 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 CHANSITY WATSON, AN UNMARRIED WOMAN, AND ANTWAN HUDSON, AN UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of \$261,171.00, 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 AUG 12 AM 9:15  
BY: LAURA A. HUGHES  
COUNTY CLERK



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

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 RANDY DANIEL, CINDY DANIEL JIM O'BRYANT, KATHY ARRINGTON, JACK BECKMAN, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, MICHELLE SCHWARTZ, OR JAMIE DWORSKY 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 8-12-25 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: 8-12-25

3136 FRAZIER ST  
MESQUITE, TX 75126

00000010521581

00000010521581

KAUFMAN

**EXHIBIT "A"**

LOT 46, BLOCK "F", TRAILWIND PHASE 1, AN ADDITION TO THE CITY OF MESQUITE, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 658 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND UNDER CLERK'S DOCUMENT NO. 2020-0033462 OF THE OFFICIAL PUBLIC 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: September 02, 2025

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

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated July 14, 2022 and recorded in Document INSTRUMENT NO. 2022-0027371 real property records of KAUFMAN County, Texas, with NICHOLAS BRANAM AND VALERIE BRANAM, 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 NICHOLAS BRANAM AND VALERIE BRANAM, HUSBAND AND WIFE., securing the payment of the indebtednesses in the original principal amount of \$327,750.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. SELENE FINANCE LP 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. SELENE FINANCE, as Mortgage Servicer, is representing the current mortgagee, whose address is:

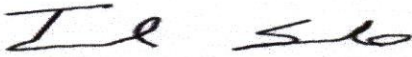
c/o SELENE FINANCE  
3501 OLYMPUS BLVD  
5TH FLOOR, SUITE 500  
DALLAS, TX 75019

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 AUG 12 AM 9:15  
LAURA A. HUGHES  
COUNTY CLERK  
BY: [Signature]  
OFFICIAL



**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 8-12-25 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: 8-12-2025

4105 INDIAN PAINTBRUSH LANE  
HEARTLAND, TX 75126

00000010408177

00000010408177

KAUFMAN

**EXHIBIT "A"**

LOT 18, IN BLOCK 5, OF HEARTLAND PARCEL 9A OF WINFIELD VILLAGE PHASE 1, AN ADDITION TO THE CITY OF HEARTLAND, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3. PAGE 281, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS

APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 AUG 12 AM 8:31

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

**Date:** August 6, 2025

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

**Mortgagee:** Lucravity Capital LLC

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

**Note:** Note dated June 21, 2019 in the amount of \$ 159,900.00

**Deed of Trust:**

Date: June 21, 2019

Grantor: Mariana Luna

Mortgagee: Note Holdings Management Trust

As recorded in Document No. 2019-0014891 and subsequently transferred to Lucravity Capital LLC, under Document No. 2020-0042448, both filed in the official public records of Kaufman County, Texas

Property (including any improvements): Exhibit "A"

**County:** KAUFMAN

**Date of Sale:** (first Tuesday of month) September 2, 2025

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

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

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

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

Randy Daniel or Cindy Daniel or Jim O'Bryant

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on September 2, 2025 between Ten o'clock am and One o'clock pm and beginning not earlier than 10:00 am or not later than three hours thereafter, the Substitute Trustee will sell the property by public auction to the highest bidder for cash "AS IS" at the place and date specified. This sale will be conducted pursuant to Section 51.002 and Section 51.016 of the Texas Property Code.

THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.



Barbara Herrera, Loss Mitigation,  
SecureNet Services, LLC, Mortgage  
Servicer

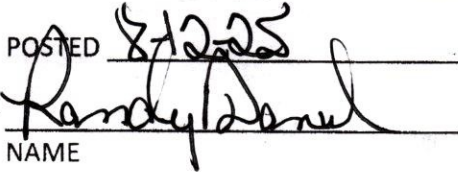
CERTIFICATE OF POSTING

I declare under penalty of perjury that I filed this Notice of Foreclosure Sale at the office of the County Clerk and caused it to be posted at the location directed by the County Court.

POSTED

8/2/25

NAME



AS SUBSTITUTE TRUSTEE

**EXHIBIT "A"**

**TRACT 27**

All that certain lot, tract or parcel of land situated within the Thomas Lowery Survey, Abstract No. 285, Kaufman County, Texas same being a part of the land conveyed to Kaufman County Land Trust in Volume 5974, Page 384, Official Public Records of Kaufman County, Texas, and being more particularly described as follows:

**BEGINNING** at a point for corner within County Road No. 4101, from which the southerly most corner of said Kaufman County Land Trust land bears South 44 degrees 53 minutes 16 seconds East 1067.44 feet for witness;

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

**THENCE** North 45 degrees 03 minutes 06 seconds East, passing a 1/2 inch steel rod set and capped "Vogt 5248" at 30.00 feet, in all 1674.19 feet to a 1/2 inch steel rod set and capped "Vogt 5248" for corner;

**THENCE** South 44 degrees 45 minutes 19 seconds East, passing a 1/2 inch steel rod set and capped "Vogt 5248" for corner;

**THENCE** South 45 degrees 03 minutes 18 seconds West, passing a 1/2 inch steel rod set and capped "Vogt 5248" at 1643.57 feet, in all 1673.57 feet to the Point of Beginning and containing 10.26 acres of land, more or less.

**NOTE:** The Company is prohibited from insuring the area or quantity of the land described herein. Therefore, the Company does not represent that the acreage or square footage calculations are correct. References to quantity are for informational purposes only.

## NOTICE OF FORECLOSURE SALE

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD 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: LAND SITUATED IN THE CITY OF TERRELL IN THE COUNTY OF KAUFMAN IN THE STATE OF TX

LOT 24 OF FOUR POST RANCH, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 674, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

COMMONLY KNOWN AS: 1029 GATE LANE, TERRELL, TX 75160

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 02/15/2013 and recorded in Book 4294 Page 245 Document 2013-0003275 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: 09/02/2025

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 FAITH KERSS, provides that it secures the payment of the indebtedness in the original principal amount of \$224,450.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST 2024-RP4 is the current mortgagee of the note and deed of trust and NATIONSTAR MORTGAGE LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST 2024-RP4 c/o NATIONSTAR MORTGAGE LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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




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

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


Certificate of Posting

I am Randy Davis 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 8-12-25 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 AUG 12 AM 8:28  
BY:   
LAURA A. HUGHES  
COUNTY CLERK

## Notice of Trustee Sale

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 AUG 11 PM 3:56  
LAURA A. HUGHES  
COUNTY CLERK  
BY:  DEBILITY

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

**Date:** Tuesday, September 2, 2025

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

**Place:** Front steps of the **Kaufman** County Texas Court House 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.

**2. 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. 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. Payment must be made in full on the date of the sale. 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 to the warrant of title, if any, provided for under the deed of trust, Any conveyance of the property is subject to all matter of record affecting the property.


**3. Instrument to be Foreclosed:** Deed of Trust executed by **Luis M. Murillo Valdez and Mayra Alejandra Retana Marrufo** on January 11, 2018 in **Document Number 20210007269**, of the real property records of Kaufman County, Texas with Luis M. Murillo Valdez and Mayra Alejandra Retana Marrufo, Grantor(s) and, Star Mobile Homes LP as Lender, located at 2537 S. FM 148, Crandall, Texas 75114, and Trustee being Hollis Campbell, also located at 2537 S, FM 148 Crandall, Texas 75114, with promissory note securing payment of the indebtedness in the original principal amount of \$28,000.00 and obligation therein including but not limited to the Promissory Note ("the Note") and modifications, renewal and extensions of the Promissory Note dated January 11, 2018.

**4. 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.

**5. Property to be sold:**

Wynchase Crossing Lot 212a (see attached survey)

**7. Limitation of Damages:** If this sale is set aside for any reason, the Purchaser shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against Lender, Trustee or Substitute Trustee.

By:  Date 9-6-2025

**Hollis Campbell, Trustee for Lender Star Mobile Homes LP**

# Notice of Trustee Sale

**Assert and protect your rights as a member of the armed forces of the 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:** Tuesday, September 2, 2025

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

**Place:** Front steps of the **Kaufman** County Texas Court House 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.

**2. 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. 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. Payment must be made in full on the date of the sale. Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express of implied warranties, except to the warrant of title, if any, provided for under the deed of trust. Any conveyance of the property is subject to all matter of record affecting the property.

**3. Instrument to be Foreclosed:** Deed of Trust executed by **Antonio Armendariz-Guevara & Paulina Estrada-Martinez** on **February 15, 2017** in **Document Number 2020-0031944** of the real property records of **Kaufman** County, Texas with **Antonio Armendariz-Guevara & Paulina Estrada-Martinez**, Grantor(s) and, **Star Mobile Homes** as Lender, located at **2537 S. FM 148, Crandall, Texas 75114**, and Trustee being **Hollis Campbell**, also located at **2537 S, FM 148 Crandall, Texas 75114**, with promissory note securing payment of the indebtedness in the original principal amount of **\$39,000.00** and obligation therein including but not limited to the Promissory Note ("the Note") and modifications, renewal and extensions of the Promissory Note dated **February 15, 2017**


FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 AUG 12 AM 9:14  
LADONNA A. HUGHES  
COUNTY CLERK  
BY: [Signature]

**4. Appointment of Substitute trustee:** In accordance with Texas Property Code Section 51.0076, the undersigned authorized agent for the Lender has named and appointed, and by these presents does name and appoint Hollis Campbell, located at 2537 S FM 148, Crandall, TX, 75442, as Substitute Trustee to act under and by virtue of said Deed of Trust.

**5. Property to be sold:**

**WYNCHASE CROSSING PH2 LOT 143 AKA 3000 North Ridge Crandall, TX 75114**

**7. Limitation of Damages:** If this sale is set aside for any reason, the Purchaser shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against Lender, Trustee or Substitute Trustee.

By:  Date 8-6-2025

**Hollis Campbell, Substitute Trustee for Lender Star Mobile Homes**

**THIS INSTRUMENT APPOINTS SUBSTITUTE TRUSTEE TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENTS IDENTIFIED IN THIS NOTICE OF SALE.**

25TX267-0135  
1503 BARLEY CT, FORNEY, TX 75126

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 AUG 12 AM 10:04

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

## NOTICE OF FORECLOSURE SALE

**Property:**

The Property to be sold is described as follows:

LOT 30, BLOCK T, DEVONSHIRE PHASE 2B, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET 3, PAGE 291, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

**Security Instrument:**

Deed of Trust dated June 11, 2021 and recorded on June 15, 2021 as Instrument Number 2021-0023618 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

**Sale Information:**

September 02, 2025, at 11:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court.

**Terms of Sale:**

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

**Obligation Secured:**

The Deed of Trust executed by CORNELIUS EILAND AND JESSICA EILAND secures the repayment of a Note dated June 11, 2021 in the amount of \$427,155.00. CARRINGTON MORTGAGE SERVICES, LLC, whose address is c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, is the current mortgagee of the Deed of Trust and Note and Carrington Mortgage Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

**Substitute Trustee:**

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



4850350

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

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

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



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



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

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 12 day of August, 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).

2025 AUG 12 AM 9:53

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

LAURA A. HUGHES  
COUNTY CLERK

BY:

  
DEPUTY

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**ACTIVE MILITARY SERVICE NOTICE:**

**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.**

---

**WHEREAS** on April 29, 2024, **Cope Equities, LLC**, a Texas limited liability company ("Grantor") executed that certain **Deed of Trust, Security Agreement, Assignment of Leases, Assignment of Rents and Financing Statement** (the "Deed of Trust") which is recorded as **Instrument No. 2024-0012992** of the real property records of Kaufman County, Texas, which conveyed to the trustee named therein the property in Kaufman County, Texas described on Exhibit A attached hereto and made part hereof for all purposes, together with any and all other property described in the Deed of Trust and not previously released of record, including, but not limited to, any and all personal property, fixtures, improvements and appurtenances described therein (collectively, the "Property"), which presently secures **b1BANK**, a Louisiana banking corporation ("Lender") in the payment of, among other things, that certain **Promissory Note** in the original principal amount of \$9,150,000.00, executed by **Cope Equities, LLC** ("Debtor") and payable to the order of Lender, and all other indebtedness of Debtor to Lender (collectively, the "Indebtedness"); and

**WHEREAS**, Lender is the present holder of the Note and beneficiary of the Deed of Trust; and

**WHEREAS**, default has occurred in the payment of the Indebtedness, the Indebtedness is wholly due, and Lender has requested the undersigned, as Substitute Trustee, to sell the Property toward satisfaction of the Indebtedness;


**NOW THEREFORE, NOTICE IS HEREBY GIVEN** that on **Tuesday, September 2, 2025**, Substitute Trustee will sell the Property at public auction at or at such place as may be designated by the Commissioners Court of Kaufman County, Texas pursuant to Section 51.002 of the Texas Property Code, to the highest bidder for cash, except that Lender's bid may be by credit against the Indebtedness secured by the lien of the Deed of Trust. The earliest time the sale will occur is at **1:00 p.m.**, and the sale will be concluded no later than three hours thereafter.

**APPOINTMENT OF SUBSTITUTE TRUSTEE:** Lender, pursuant to Section 51.0075 of the Texas Property Code and the power to do so contained in the Deed of Trust, does hereby remove the present trustee or successor trustee under the Deed of Trust and does hereby name, constitute and appoint **Jeffrey B. Lane, Steven S. Camp, Herschel Bowens, Reagan Hovey, and Alejandra Garcia Castro** as successor trustee (the "Substitute Trustee"), each empowered to act independently, in place and in the stead of the present trustee or successor trustee, effective

August 11, 2025. The address for Successor Trustee is:

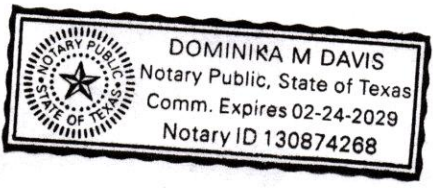
Husch Blackwell LLP  
1900 N. Pearl Street, Suite 1800  
Dallas, TX 75201

**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 AUTHORIZED AGENT OF THE MORTGAGEE.**

By:   
Name: Jason Siegele  
Title: SVP, Regional President, Texas

STATE OF TEXAS                   §  
COUNTY OF COLLIN           §

This instrument was acknowledged before me on 08/01, 2025, by Jason Siegele, the SVP, Regional President, Texas for b1BANK, a Louisiana banking corporation, on behalf of said bank.

[Seal] 

  
Notary Public, State of Texas

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

TRACT 1 (LOT 1, BLOCK C)

BEING A 5.690 ACRE TRACT OF LAND SITUATED IN THE D. FALCON SURVEY, ABSTRACT NO. 151 CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, AND BEING A PORTION OF A CALLED 101.016 ACRE TRACT OF LAND, DESCRIBED IN A SPECIAL WARRANTY DEED WITH VENDOR'S LIEN CONVEYED TO COPE EQUITIES, LLC AS RECORDED IN INSTRUMENT NO. 2022-0015852 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, SAID 5.690 ACRE BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A FOUND IRON ROD FOR THE MOST EASTERLY CORNER OF SAID COPE EQUITIES TRACT, SAME BEING THE SOUTHWEST CORNER OF THAT CALLED 23.341-ACRE TRACT DESCRIBED IN DEED TO MONTGOMERY LEE STAHLMAN AND WIFE TAMARA STAHLMAN AS RECORDED IN VOLUME 1345, PAGE 911, DEED RECORDS KAUFMAN COUNTY TEXAS, SAID IRON ROD BEING ON THE NORTHERLY RIGHT OF WAY LINE FOR STATE HIGHWAY 34 (120' ROW, CALLED SOUTH WASHINGTON STREET);

THENCE SOUTH 50°00'20" WEST WITH SAID RIGHT OF WAY LINE, A DISTANCE OF 695.19 FEET TO AN IRON ROD FOR NORTHEASTERLY CORNER FOR THE INTERSECTION STATE HIGHWAY 34 AND ROUNDUP DRIVE (80' ROW) AS SHOWN BY FIVE POINTS ADDITION, PHASE 1-A, AN ADDITION TO THE CITY OF KAUFMAN AS RECORDED IN CABINET 4, SLEEVE 232, PLAT RECORDS KAUFMAN COUNTY TEXAS;

THENCE NORTHWESTERLY WITH THE EAST RIGHT OF WAY FOR ROUNDUP DRIVE AS FOLLOWS:

NORTH 84°59'40" WEST, A DISTANCE OF 14.14 FEET TO A IRON ROD;

NORTH 39°59'40" WEST, A DISTANCE OF 560.28 FEET TO A IRON ROD;

THENCE SOUTH 49°53'11" WEST WITH THE NORTH LINE OF SAID ROUNDUP DRIVE, A DISTANCE OF 40.16 FEET TO A POINT FOR THE END OF SAID RIGHT OF WAY LINE AND THE BEGINNING OF A CURVE;

THENCE ALONG THE ARC OF SAID CURVE TO THE LEFT, HAVING A CENTRAL ANGLE OF 45°50'09", A RADIUS OF 350.00 FEET, AN ARC LENGTH OF 280.00 FEET, AND A CHORD OF NORTH 62°52'20" WEST, 272.59 FEET TO A POINT FOR CORNER ON THE COMMON LINE BETWEEN THE COPE EQUITIES TRACT AND THE AFORESAID STAHLMAN TRACT;

THENCE SOUTH 86°01'16" EAST WITH SAID COMMON LINE, A DISTANCE OF 1182.95 FEET TO THE POINT OF BEGINNING AND CONTAINING 5.690 ACRES OF LAND, MORE OR LESS.

BEARINGS REFERENCED TO THE TEXAS COORDINATE SYSTEM OF 1983 - NORTH CENTRAL ZONE NO. 4202 - NAD83, GIVING A BEARING OF SOUTH 63°44'28" WEST FOR THE RIGHT OF WAY LINE OF FIVE POINTS DRIVE. ALL DISTANCES ARE SURFACE VALUES.

TRACT 2 (LOT 2, BLOCK B)

BEING A 9.820 ACRE TRACT OF LAND SITUATED IN THE D. FALCON SURVEY, ABSTRACT NO. 151 CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, AND BEING A PORTION OF A CALLED 101.016 ACRE TRACT OF LAND, DESCRIBED IN A SPECIAL WARRANTY DEED WITH VENDOR'S LIEN CONVEYED TO COPE EQUITIES, LLC AS RECORDED IN INSTRUMENT NO. 2022-0015852 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, SAID 9.820 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A IRON ROD FOR THE NORTHWESTERLY CORNER FOR THE INTERSECTION STATE HIGHWAY 34 (120' ROW, CALLED SOUTH WASHINGTON STREET) AND ROUNDUP DRIVE (80' ROW) AS SHOWN BY FIVE POINTS ADDITION, PHASE 1-A, AN ADDITION TO THE CITY OF KAUFMAN AS RECORDED IN CABINET 4, SLEEVE 232, PLAT RECORDS KAUFMAN COUNTY TEXAS;

THENCE SOUTH 50°00'20" WEST WITH SAID RIGHT OF WAY LINE, A DISTANCE OF 971.36 FEET TO AN IRON

ROD FOR THE SOUTHEAST CORNER OF LOT 1, BLOCK B, FIVE POINTS ADDITION, PHASE 1-B, AN ADDITION TO THE CITY OF KAUFMAN AS RECORDED IN CABINET 4, SLEEVE 278, PLAT RECORDS KAUFMAN COUNTY TEXAS;

THENCE NORTH 39°59'40" WEST LEAVING SAID RIGHT OF WAY LINE AND WITH THE EAST LINE OF SAID LOT 1, A DISTANCE OF 553.79 FEET TO A IRON ROD ON THE SOUTHERLY RIGHT OF WAY LINE FOR FIVE POINTS DRIVE (60' ROW);

THENCE EASTERLY WITH SAID RIGHT OF WAY LINE AS FOLLOWS:

NORTH 63°44'28" EAST, A DISTANCE OF 837.93 FEET TO A IRON ROD FOR THE BEGINNING OF A CURVE;

ALONG THE ARC OF SAID CURVE TO THE LEFT, HAVING A CENTRAL ANGLE OF 13°44'08", A RADIUS OF 330.00 FEET, AN ARC LENGTH OF 79.11 FEET, AND A CHORD OF NORTH 56°52'24" EAST, 78.92 FEET TO A IRON ROD;

NORTH 50°00'20" EAST, A DISTANCE OF 79.03 FEET TO A IRON ROD FOR THE INTERSECTION OF SAID SOUTHERLY RIGHT OF WAY LINE AND THE WESTERLY RIGHT OF WAY LINE FOR ROUNDUP DRIVE;

THENCE WITH THE WESTERLY RIGHT OF WAY LINE FOR ROUNDUP DRIVE AS FOLLOWS:

SOUTH 84°59'40" EAST, A DISTANCE OF 14.14 FEET TO A IRON ROD;

SOUTH 39°59'40" EAST, A DISTANCE OF 325.40 FEET TO A IRON ROD;

SOUTH 05°00'20" WEST, A DISTANCE OF 14.14 FEET TO THE POINT OF BEGINNING AND CONTAINING 9.820 ACRES OF LAND, MORE OR LESS.

BEARINGS REFERENCED TO THE TEXAS COORDINATE SYSTEM OF 1983 - NORTH CENTRAL ZONE NO. 4202 - NAD83, GIVING A BEARING OF SOUTH 63°44'28" WEST FOR THE RIGHT OF WAY LINE OF FIVE POINTS DRIVE. ALL DISTANCES ARE SURFACE VALUES.

### TRACT 3

BEING A 73.485-ACRE TRACT LOCATED IN THE D. FALCON SURVEY, ABSTRACT NO. 151, AND THE T. JEFFERSON SURVEY, ABSTRACT NO. 255, KAUFMANN, KAUFMANN COUNTY, TEXAS, BEING PART OF THAT CALLED 101.016 ACRES DESCRIBED IN A SPECIAL WARRANTY DEED TO COPE EQUITIES, LLC, AS RECORDED IN INSTRUMENT NO. 2022-001852, OFFICIAL PUBLIC RECORDS KAUFMAN COUNTY TEXAS (OPRKCT), SAID 73.485 ACRES BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS (BEARINGS REFERENCED TO THE TEXAS COORDINATE SYSTEM OF 1983 - NORTH CENTRAL ZONE NO. 4202 - NAD83, ALL DISTANCES ARE SURFACE VALUES:

BEGINNING AT A FOUND 1/2-INCH IRON ROD FOR THE NORTHEAST CORNER OF VISTA LANE (A CALLED 60-FOOT INGRESS & EGRESS EASEMENT) AS DEDICATED BY LOT 1, BLOCK A, FIVE POINTS ADDITION, AN ADDITION TO KAUFMAN COUNTY AS RECORDED IN CABINET 2, SLIDE 405, PLAT RECORDS KAUFMAN COUNTY TEXAS, SAID ROD BEING ON THE WESTERLY RIGHT OF WAY FOR FIVE POINTS DRIVE (60' RIGHT OF WAY);

THENCE WITH THE NORTHERLY LINE OF VISTA LANE AS FOLLOWS:

SOUTH 49°57'51" WEST, A DISTANCE OF 75.94 FEET TO THE BEGINNING OF A CURVE;

ALONG THE ARC OF SAID CURVE TO THE RIGHT, HAVING A CENTRAL ANGLE OF 40°40'25", A RADIUS OF 463.00, AN ARC LENGTH OF 328.68 FEET, AND A CHORD OF SOUTH 71°33'44" WEST, 321.82 FEET TO A POINT FOR CORNER;

NORTH 89°21'44" WEST, A DISTANCE OF 85.73 FEET TO THE NORTHWEST CORNER OF SAID VISTA LANE;

THENCE SOUTH 00°38'16" WEST A DISTANCE OF 60.00 FEET TO THE SOUTHWEST CORNER OF SAID VISTA LANE, SAME BEING THE NORTHEAST CORNER OF FIVE POINTS ADDITION, LOT 2AR, BLOCK A, AN ADDITION

TO THE CITY OF KAUFMAN AS RECORDED IN CABINET 3, SLIDE 448, PLAT RECORDS COLLIN COUNTY TEXAS;

THENCE NORTH 89°22'01" WEST, A DISTANCE OF 588.92 FEET TO THE NORTHWEST CORNER OF SAID ADDITION AND THE SOUTHWEST CORNER OF THE AFORESAID COPE EQUITIES TRACT;

THENCE NORTHERLY WITH THE WEST LINE OF SAID COPE EQUITIES TRACT AS FOLLOW:

NORTH 26°16'05" WEST, A DISTANCE OF 263.72 FEET TO A POINT FOR CORNER;

NORTH 01°04'43" WEST, A DISTANCE OF 521.84 FEET TO A POINT FOR CORNER;

NORTH 03°20'26" WEST, A DISTANCE OF 598.81 FEET TO A POINT FOR CORNER;

NORTH 03°21'44" WEST, A DISTANCE OF 986.30 FEET TO THE NORTHWEST CORNER OF SAID COPE EQUITIES TRACT, AND BEING ON THE SOUTH LINE OF A TRACT DESCRIBED IN DEED TO TAMRA STAHLMAN AS RECORDED IN INSTRUMENT NO. 2024-0003095, OPRKCT;

THENCE SOUTHEASTERLY WITH THE COMMON LINE FOR SAID HOFFMAN TRACT AND THE COPE EQUITIES TRACT AS FOLLOWS:

SOUTH 69°56'08" EAST, A DISTANCE OF 865.43 FEET TO A POINT FOR CORNER;

SOUTH 64°09'02" EAST, A DISTANCE OF 856.363 FEET TO A POINT FOR CORNER;

SOUTH 63°59'32" EAST, A DISTANCE OF 64.29 FEET TO A POINT FOR CORNER;

THENCE SOUTH 86°01'16" EAST WITH THE NORTH LINE OF SAID COPE EQUITIES TRACT AND THE SOUTH LINE OF THAT CALLED 23.341 ACRES DESCRIBED IN DEED TO M. L. STAHLMAN & WIFE TAMARA STAHLMAN AS RECORDED IN VOLUME 1345, PAGE 911, DEED RECORDS KAUFMAN COUNTY TEXAS, A DISTANCE OF 536.05 FEE TO A POINT FOR CORNER;

THENCE LEAVING SAID COMMON LINE AND ALONG THE ARC OF A CURVE TO THE RIGHT, HAVING A CENTRAL ANGLE OF 45°50'09", A RADIUS OF 350.00, AN ARC LENGTH OF 280.00 FEET, AND A CHORD OF SOUTH 62°57'20" EAST, 272.59 FEET TO A POINT FOR THE CENTERLINE OF ROUNDUP DRIVE (80' ROW) AS ESTABLISHED BY FIVE POINTS ADDITION, PHASE 1A AS RECORDED IN CABINET 4, SLIDE 232, PRKCT;

THENCE SOUTH 49°53'11" WEST , A DISTANCE OF 40.16 FEET TO THE NORTHWEST CORNER OF SAID DRIVE;

THENCE SOUTH 40°06'47" EAST, A DISTANCE OF 154.72 FEET TO THE MOST NORTHERLY CORNER FOR THE INTERSECTION OF ROUNDUP DRIVE AND FIVE POINT DRIVE ((60' ROW);

THENCE SOUTHWESTERLY WITH THE NORTHERLY RIGHT OF WAY FOR FIVE POINTS DRIVE AS FOLLOWS:

SOUTH 05°00'20" WEST, A DISTANCE OF 14.14 FEET TO A TO A POINT FOR CORNER;

SOUTH 50°00'20" WEST, A DISTANCE OF 79.03 FEET A POINT FOR THE BEGINNING OF A CURVE;

ALONG THE ARC OF SAID CURVE TO THE RIGHT, HAVING A CENTRAL ANGLE OF 13°44'06", A RADIUS OF 270.00, AN ARC LENGTH OF 64.73 FEET, AND A CHORD OF SOUTH 56°52'25" WEST, 64.57 FEET TO A POINT FOR CORNER;

SOUTH 63°44'28" WEST, A DISTANCE OF 1139.13 FEET TO THE BEGINNING OF A CURVE;

ALONG THE ARC OF SAID CURVE TO THE LEFT, HAVING A CENTRAL ANGLE OF 103°44'10", A RADIUS OF 330.00, AN ARC LENGTH OF 597.48 FEET, AND A CHORD OF SOUTH 11°52'24" WEST, 519.1 FEET TO A POINT FOR CORNER;

THENCE SOUTH 39°59'40" EAST, A DISTANCE OF 19.06 FEET TO THE POINT OF BEGINNING, CONTAINING 73.485 ACRES MORE OR LESS.

SAVE & EXCEPT

THAT 1.561-ACRES LOCATED IN THE D. FALLON SURVEY, ABSTRACT NO. 451, KAUFMANN, KAUFMANN COUNTY, TEXAS, BEING ALL OF THAT PARCEL DESCRIBED AS TRACT 2 (CALLED 0.091) ACRE IN DEED TO KAUFMAN COUNTY TEXAS AS DESCRIBED IN VOLUME 666, PAGE 339, DEED RECORDS KAUFMAN COUNTY TEXAS (DRKCT), ALL OF THAT CALLED 1.41 ACRE PARCEL DESCRIBED IN DEED TO KAUFMAN COUNTY INDIGENT CEMETERY AS RECORDED IN VOLUME 1636, PAGE 20, DRKCT, AND A PART OF THAT CALLED 101.016 ACRES DESCRIBED IN A SPECIAL WARRANTY DEED TO COPE EQUITIES, LLC, AS RECORDED IN INSTRUMENT NO. 2022-001852, OFFICIAL PUBLIC RECORDS KAUFMAN COUNTY TEXAS, SAID 1.561-ACRES BEING MORE SPECIFICALLY DESCRIBED AS FOLLOWS (BEARINGS REFERENCED TO THE TEXAS COORDINATE SYSTEM OF 1983 - NORTH CENTRAL ZONE NO. 4202 - NAD83, ALL DISTANCES ARE SURFACE VALUES:

COMMENCING AT THE NORTHWEST CORNER OF VISTA LANE (A CALLED 60-FOOT INGRESS & EGRESS EASEMENT) AS DEDICATED BY LOT 1, BLOCK A, FIVE POINTS ADDITION, AN ADDITION TO KAUFMAN COUNTY AS RECORDED IN CABINET 2, SLIDE 405, PLAT RECORDS KAUFMAN COUNTY TEXAS;

THENCE NORTH 29°08'05" EAST, A DISTANCE OF 93.64 FEET TO THE POINT OF BEGINNING, THE SOUTHWEST CORNER OF SAID TRACT 2;

THENCE NORTH 00°34'53" EAST WITH THE WEST LINE OF SAID TRACT, A DISTANCE OF 202.36 FEET TO A POINT FOR CORNER;

THENCE NORTH 74°59'52" EAST, A DISTANCE OF 272.53 FEET TO A POINT FOR CORNER;

THENCE SOUTH 05°35'29" EAST, A DISTANCE OF 285.14 FEET TO A POINT FOR CORNER;

THENCE NORTH 87°52'21" WEST, A DISTANCE OF 293.28 FEET TO THE POINT OF BEGINNING AND CONTAINING 1.561-ACRES OF LAND, MORE OR LESS.

CONTAINING 71.924 ACRES OF LAND, MORE OR LESS.

BEARINGS REFERENCED TO THE TEXAS COORDINATE SYSTEM OF 1983 - NORTH CENTRAL ZONE NO. 4202 - NAD83, GIVING A BEARING OF SOUTH 63°44'28" WEST FOR THE RIGHT OF WAY LINE OF FIVE POINTS DRIVE. ALL DISTANCES ARE SURFACE VALUES.

**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, **September 2, 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)

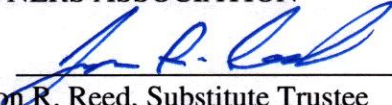
WITNESS my hand this 14<sup>th</sup> day of August, 2025

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 AUG 12 PM 1:24

LAURA A. HUGHES  
COUNTY CLERK  
BY: 

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.

\_\_\_\_\_



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

**NOTICE OF ASSESSMENT LIEN SALE**

STATE OF TEXAS                   §  
  §  
COUNTY OF KAUFMAN           §

WHEREAS, on or about October 26, 2023, 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 Basil Brown and Yvonne M. Brown, the present owners of said real property, to Heath Golf & Yacht Club HOA, Inc. (the "Association"); and

WHEREAS, the said Basil Brown and Yvonne M. Brown have continued to default in the payment of their indebtedness to the Association and the same is now wholly due, and the Association, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to the Association;

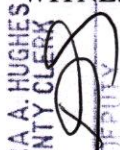
NOW, THEREFORE, notice is hereby given that on Tuesday, September 2, 2025, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the 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 2, Block N, of 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 (1927 Noe Boulevard)

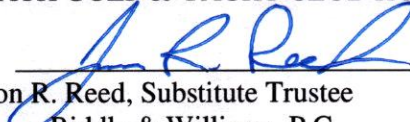
FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 AUG 12 PM 1:24

LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

WITNESS my hand this 1<sup>st</sup> day of August, 2025

HEATH GOLF & YACHT CLUB HOA, INC.

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

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

\_\_\_\_\_

CAUSE NO. 117228-422

**IN RE: ORDER FOR FORECLOSURE** § **IN THE DISTRICT COURT OF**  
**CONCERNING** §  
§  
**1927 Noe Boulevard** § **KAUFMAN COUNTY, TEXAS**  
**Heath, TX 75126** §  
§  
**UNDER TEX. R. CIV. PROC. 736** §  
§ **422ND JUDICIAL DISTRICT**  
**AND BASIL BROWN AND YVONNE M.**  
**BROWN**

**ORDER FOR FORECLOSURE**

On **May 13, 2024**, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action (the “Application”) was presented to the Court. **Heath Golf & Yacht Club HOA, Inc.** (the “Association”), Petitioner herein, seeks an order pursuant to Tex. R. Civ. Proc. 736 to foreclose the Association’s assessment lien against 1927 Noe Boulevard, Heath, Texas 75126, and further described as follows:

Lot 2, Block N, of 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 (1927 Noe Boulevard) (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 Respondents filed a response to the Application, and that Respondents 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:

Basil Brown  
1927 Noe Boulevard  
Heath, Texas 75126

Yvonne M. Brown

1927 Noe Boulevard  
Heath, Texas 75126

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 & Restrictions for Heath Golf & Yacht Club (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 Respondents' acquisition of the Property, Respondents 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 IX of the Declaration.
5. Article IX, Section 9.10(a) 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 IX, Section 9.10(d) 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 Respondents' ownership, Respondents have been assessed maintenance fees in a non-discriminatory manner based on Respondents' ownership of the Property.

8. Article IX, Section 9.01 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 May 2, 2024, Respondents were 16 months in default in their obligations to the Association for a total of Four Thousand Four Hundred and Seventy Five Dollars and Two Cents (\$4,475.02).
10. Respondents have been notified of the amounts due and unpaid attributed to Respondents' failure to pay the assessments and other charges by notice letter dated July 14, 2023.
11. A Notice of Lien was filed on or about October 26, 2023 at Instrument No. 2023-0030355 in the office of the County Clerk of Kaufman County, Texas, and Respondents were notified of same by letter dated October 24, 2023.
12. The Association afforded Respondents thirty (30) days to cure the default pursuant to the October 24, 2023 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 Respondents a copy of this Order with the notice of foreclosure sale sent to Respondents; and

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

SIGNED ON 7/25/2025.

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

**Automated Certificate of eService**

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling 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: 103164479  
Filing Code Description: Proposed Order  
Filing Description: Proposed Order for Foreclosure  
Status as of 7/25/2025 2:39 PM CST

Associated Case Party: Heath Golf & Yacht Club HOA, Inc.

Name	BarNumber	Email	TimestampSubmitted	Status
Jason Reed		jreed@riddleandwilliams.com	7/15/2025 3:34:32 PM	SENT

**NOTICE OF ASSESSMENT LIEN SALE**

STATE OF TEXAS                   §  
   §  
COUNTY OF KAUFMAN           §

WHEREAS, on or about December 11, 2023, 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 Ruby L. Walters, the present owner of said real property, to Terrell Creekside Estates Property Owners Association (the "Association"); and

WHEREAS, the said Ruby L. Walters 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, **September 2, 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 7, Block H, of Creekside Estates, Phase I, an addition to the City of Terrell, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 530, Plat Records, Kaufman County, Texas (113 Shady Creek Lane)

WITNESS my hand this 10<sup>th</sup> day of June, 2025

TERRELL CREEKSIDE ESTATES PROPERTY OWNERS ASSOCIATION

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 AUG 12 PM 1:24

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

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

CAUSE NO. 117709-422

IN RE: ORDER FOR FORECLOSURE § IN THE DISTRICT COURT OF  
CONCERNING §  
§  
113 Shady Creek Lane § KAUFMAN COUNTY, TEXAS  
Terrell, TX 75160 §  
§  
UNDER TEX. R. CIV. PROC. 736 §  
§  
AND RUBY L. WALTERS § 422<sup>ND</sup> JUDICIAL DISTRICT  
ORDER FOR FORECLOSURE

On July 11, 2024, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action 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 113 Shady Creek Lane, Terrell, Texas 75160, and further described as follows:

Lot 7, Block H, of Creekside Estates, Phase I, an addition to the City of Terrell, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 530, Plat Records, Kaufman County, Texas (113 Shady Creek Lane) (hereinafter the "Property").

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

Ruby L. Walters  
113 Shady Creek Lane  
Terrell, Texas 75160

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

1. This proceeding is brought in the county in which all or part of the real property encumbered by the lien sought to be foreclosed is located.
2. The Association is governed by the Declaration of Covenants, Conditions and Restrictions for The 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 provides for recovery of attorney's fees and expenses incurred in the collection of delinquent assessments.
9. As of June 10, 2024, Respondent was 30 months in default in her obligations to the Association for a total of Two Thousand and Eighty Dollars and Twenty Cents (\$2,080.20).
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 March 2, 2023.
11. A Notice of Lien was filed on or about December 11, 2023, at Instrument No. 2023-002334659 in the office of the County Clerk of KAUFMAN, Texas, and Respondent was notified of same by letter dated December 8, 2023.
12. The Association afforded Respondent thirty (30) days to cure the default pursuant to the December 8, 2023, letter, and such opportunity to cure the default has expired.
13. Prior to filing this Application, the Association performed all actions required under applicable law and the terms of the Declaration required prior to foreclosing the Association's assessment lien against the Property.

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

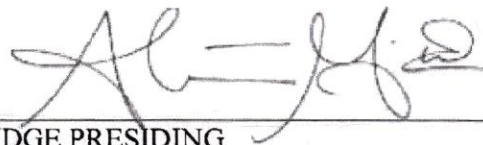
**IT IS THEREFORE ORDERED** that the Association may proceed with a foreclosure of its assessment lien on the Property under the terms of the Association's Declaration and Texas Property Code Section 51.002; and

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

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

12/30/2024

SIGNED ON \_\_\_\_\_



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

**Automated Certificate of eService**

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling 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.

Michele Cole on behalf of Jason Reed  
Bar No. 24043887  
mcole@riddleandwilliams.com  
Envelope ID: 95701150  
Filing Code Description: Proposed Order  
Filing Description: Order for Foreclosure  
Status as of 12/30/2024 2:26 PM CST

Associated Case Party: RubyL.Walters

Name	BarNumber	Email	TimestampSubmitted	Status
Jason Reed		jreed@riddleandwilliams.com	12/30/2024 8:42:21 AM	SENT

**NOTICE OF ASSESSMENT LIEN SALE**

STATE OF TEXAS                   §  
  §  
COUNTY OF KAUFMAN           §

WHEREAS, on or about July 3, 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 Ana L. Brito Figueroa, the present owner of said real property, to Terrell Creekside Estates Property Owners Association (the "Association"); and

WHEREAS, the said Ana L. Brito Figueroa 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, **September 2, 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.

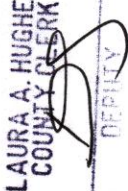
Said real estate is described as follows:

Lot 4, Block C, of Creekside Estates, Phase 2, an addition to the City of Terrell, Kaufman County, Texas, according to the Map or Plat thereof recorded in/under Cabinet 3, Sleeve 504, Map/Plat Records, Kaufman County, Texas (123 Clear Creek Lane)

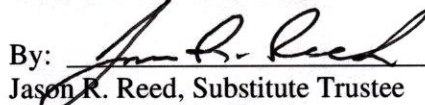
WITNESS my hand this 26<sup>th</sup> day of June, 2025

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 AUG 12 PM 1:24

LAURA A. HUGHES  
COUNTY CLERK  
BY:  DEPUTY

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. 117816-86**

<b>IN RE: ORDER FOR FORECLOSURE</b>	<b>§</b>	<b>IN THE DISTRICT COURT OF</b>
<b>CONCERNING</b>	<b>§</b>	
	<b>§</b>	
<b>123 Clear Creek Lane</b>	<b>§</b>	<b>KAUFMAN COUNTY, TEXAS</b>
<b>Terrell, TX 75160</b>	<b>§</b>	
	<b>§</b>	
<b>UNDER TEX. R. CIV. PROC. 736</b>	<b>§</b>	<b>86<sup>TH</sup> JUDICIAL DISTRICT</b>
	<b>§</b>	
<b>AND ANA L. BRITO FIGUEROA</b>	<b>§</b>	

**ORDER FOR FORECLOSURE**

On **July 23, 2024**, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action 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 123 Clear Creek Lane, Terrell, Texas 75160, and further described as follows:

Lot 4, Block C, of Creekside Estates, Phase 2, an addition to the City of Terrell, Kaufman County, Texas, according to the Map or Plat thereof recorded in/under Cabinet 3, Sleeve 504, Map/Plat Records, Kaufman County, Texas (123 Clear Creek Lane) (hereinafter the "Property").

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

Ana L. Brito Figueroa  
123 Clear Creek Lane  
Terrell, Texas 75160

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

1. This proceeding is brought in the county in which all or part of the real property encumbered by the lien sought to be foreclosed is located.
2. The Association is governed by the Declaration of Covenants, Conditions and Restrictions for The 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 provides for recovery of attorney's fees and expenses incurred in the collection of delinquent assessments.
9. As of July 19, 2024, Respondent was 31 months in default in her obligations to the Association for a total of Three Thousand Five Hundred and Sixty Two Dollars and Thirty Four Cents (\$3,562.34).
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 September 22, 2022.
11. A Notice of Lien was filed on or about July 3, 2024, at Instrument No. 2024-0020495 in the office of the County Clerk of KAUFMAN, Texas, and Respondent was notified of same by letter dated October 6, 2023.
12. The Association afforded Respondent thirty (30) days to cure the default pursuant to the October 6, 2023, letter, and such opportunity to cure the default has expired.
13. Prior to filing this Application, the Association performed all actions required under applicable law and the terms of the Declaration required prior to foreclosing the Association's assessment lien against the Property.


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

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

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

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

SIGNED ON 11/27/2024

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

**Automated Certificate of eService**

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling 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.

Michele Cole on behalf of Jason Reed  
Bar No. 24043887  
mcole@riddleandwilliams.com  
Envelope ID: 94757724  
Filing Code Description: Proposed Order  
Filing Description: Order for Foreclosure  
Status as of 11/27/2024 9:12 AM CST

Associated Case Party: AnaL.Brito Figueroa

Name	BarNumber	Email	TimestampSubmitted	Status
Jason R.Reed		jreed@riddleandwilliams.com	11/27/2024 8:14:19 AM	SENT

**NOTICE OF ASSESSMENT LIEN SALE**

STATE OF TEXAS                   §  
  §  
COUNTY OF KAUFMAN           §

WHEREAS, on or about November 8, 2023, 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 Wilson A. Santos, the present owner of said real property, to Edgewater at Cedar Creek Lake Homeowner's Association, Inc. (the "Association"); and

WHEREAS, the said Wilson A. Santos 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, September 2, 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 1, Block A, of Lot 1 and 2, Block A, Edgewater Addition Phase 1, an addition to the City of Kemp, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 3, Slide 334, Plat Records, Kaufman County, Texas, and affected by that Affidavit of Plat Correction recorded in Volume 5407, Page 322, of the Real Property Records of Kaufman County, Texas (8001 Big Water Lane)

WITNESS my hand this 9<sup>th</sup> day of July, 2025

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

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 AUG 12 PM 1:24

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

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

**CAUSE NO. 120248-86**

<b>IN RE: ORDER FOR FORECLOSURE CONCERNING</b>	<b>§</b>	<b>IN THE DISTRICT COURT OF</b>
	<b>§</b>	
	<b>§</b>	
<b>8001 Big Water Lane</b>	<b>§</b>	<b>KAUFMAN COUNTY, TEXAS</b>
<b>Kemp, TX 75143</b>	<b>§</b>	
	<b>§</b>	
<b>UNDER TEX. R. CIV. PROC. 736</b>	<b>§</b>	
	<b>§</b>	
<b>AND WILSON A. SANTOS</b>	<b>§</b>	<b>86TH JUDICIAL DISTRICT</b>
<b><u>ORDER FOR FORECLOSURE</u></b>		

On **April 1, 2025**, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action was presented to the Court. **Edgewater at Cedar Creek Lake Homeowner's Association, Inc.** (the "Association"), Petitioner herein, seeks an order pursuant to Tex. R. Civ. Proc. 736 to foreclose the Association's assessment lien against 8001 Big Water Lane, Kemp, Texas 75143, and further described as follows:

Lot 1, Block A, of Lot 1 and 2, Block A, Edgewater Addition Phase 1, an addition to the City of Kemp, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 3, Slide 334, Plat Records, Kaufman County, Texas, and affected by that Affidavit of Plat Correction recorded in Volume 5407, Page 322, of the Real Property Records of Kaufman County, Texas (8001 Big Water Lane) (hereinafter the "Property").

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

Wilson A. Santos  
8001 Big Water Lane  
Kemp, Texas 75143

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

1. This proceeding is brought in the county in which all or part of the real property encumbered by the lien sought to be foreclosed is located.
2. The Association is governed by the Declaration of Covenants, Conditions and Restrictions for Edgewater at Cedar Creek Lake (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 V of the Declaration.
5. Article V, Section 5.10.A 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 V, Section 5.10.A 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 V, Section 5.6 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 March 21, 2025, Respondent was 27 months in default in his obligations to the Association for a total of Four Thousand Eight Hundred and Fifty Six Dollars and Twenty One Cents (\$4,856.21).
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 August 24, 2023.
11. A Notice of Lien was filed on or about November 8, 2023, at Instrument No. 2023-0031539 in the office of the County Clerk of KAUFMAN, Texas, and Respondent was notified of same by letter dated November 8, 2023.
12. The Association afforded Respondent thirty (30) days to cure the default pursuant to the November 8, 2023, letter, and such opportunity to cure the default has expired.
13. Prior to filing this Application, the Association performed all actions required under applicable law and the terms of the Declaration required prior to foreclosing the Association's assessment lien against the Property.

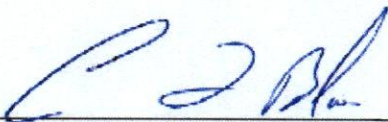
**THE COURT THEREFORE GRANTS** the Association's Application for Foreclosure under Tex. R. Civ. Proc. 736.

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

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

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

SIGNED ON 6/17/2025

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

### **Automated Certificate of eService**

This automated certificate of service was created by the eFiling system. The filer served this document via email generated by the eFiling 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.

Lorena Salas on behalf of Jason Reed  
Bar No. 24043887  
lsalas@riddleandwilliams.com  
Envelope ID: 102096622  
Filing Code Description: Proposed Order  
Filing Description: Proposed Order for Foreclosure  
Status as of 6/17/2025 3:16 PM CST

#### Case Contacts

<b>Name</b>	<b>BarNumber</b>	<b>Email</b>	<b>TimestampSubmitted</b>	<b>Status</b>
Michele Cole		mcole@riddleandwilliams.com	6/17/2025 11:00:10 AM	SENT
Laura Light		llight@riddleandwilliams.com	6/17/2025 11:00:10 AM	SENT