

## NOTICE OF FORECLOSURE SALE

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

**1. Property to Be Sold.** The property to be sold is described as follows: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE STATE OF TEXAS, COUNTY OF KAUFMAN AND LOCATED IN THE J. S. ABLES SURVEY, ABSTRACT NO. 3 AND IN THE CITY OF KEMP AND BEING THAT CALLED 7,338 SQUARE FOOT TRACT AS DESCRIBED IN THE DEED FROM PHILLIP R. BOW TO KRISTEN LEIGH BOW AND RECORDED IN VOLUME 1972, PAGE 4, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, THE TRACT HEREIN BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

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

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

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

THENCE SOUTH 23 DEGREES 00 MINUTES EAST (REFERENCE BEARING) ALONG THE NORTHEAST LINE OF SAID 7,338 SQUARE FOOT TRACT AND THE SOUTHWEST LINE OF THE 6,604 SQUARE FOOT TO J. AND T. CONSTRUCTION IN VOLUME 1097, PAGE 951, REAL PROPERTY RECORDS OF SAID COUNTY A DISTANCE OF 108.75 FEET TO A 5/8-INCH IRON ROD FOUND AT THE EAST CORNER OF SAID 7,338 SQUARE FOOT TRACT AND IN THE NORTHWEST LINE OF SAID 9TH STREET FOR THE EAST CORNER OF THIS TRACT;

THENCE SOUTH 68 DEGREES 25 MINUTES WEST ALONG THE NORTHWEST LINE OF SAID 9TH STREET AND F. M. HIGHWAY NO. 1895 A DISTANCE OF 70.2 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.1687 ACRES OF LAND OR 7,330 SQUARE FEET OF LAND.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 04/14/2008 and recorded in Document 2008-00007995 real property records of Kaufman County, Texas.

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

Date: 10/07/2025

Time: 10:00 AM

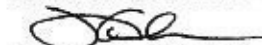
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

**5. Obligations Secured.** The Deed of Trust executed by THELMA L. JEDLIKA, provides that it secures the payment of the indebtedness in the original principal amount of \$62,505.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F is the current mortgagee of the note and deed of trust and CARRINGTON MORTGAGE SERVICES L.L.C. is mortgage servicer. A servicing agreement between the mortgagee, whose address is Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F c/o CARRINGTON MORTGAGE SERVICES L.L.C., 1600 South Douglas Road, Suite 200-A, Anaheim, CA 92806 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, 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.xcme.com](http://www.xcme.com) or (844) 400-9663

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 10-5-25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

BY:   
LAURA A. HUGHES  
COUNTY CLERK

2025 JUL 15 AM 10:17

FILED FOR RECORD  
KAUFMAN CO. TEXAS

## NOTICE OF FORECLOSURE SALE

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

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2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 04/14/2008 and recorded in Document 2008-00007993 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: 10/07/2025

Time: 10:00 AM

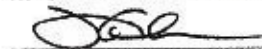
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1932 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

5. **Obligations Secured.** The Deed of Trust executed by THELMA L. JEDLICKA, provides that it secures the payment of the indebtedness in the original principal amount of \$62,505.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F is the current mortgagee of the note and deed of trust and CARRINGTON MORTGAGE SERVICES LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F c/o CARRINGTON MORTGAGE SERVICES LLC, 1600 South Douglas Road, Suite 200-A, Anaheim, CA 92806 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, 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.  
Braxton Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Michael Zientz, Attorney at Law  
Loei Liane Long, Attorney at Law  
Chelsea Schneider, Attorney at Law  
Ester Gonzalez, 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.xome.com](http://www.xome.com) or (844) 400-9663

Certificate of Posting

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 7-15-25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

BY:   
LAURAL HUGHES  
COUNTY CLERK

2025 JUL 15 AM 10:17

FILED FOR RECORD  
KAUFMAN CO. TEXAS

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 4/23/2021	<b>Grantor(s)/Mortgagor(s):</b> AMANDA S HAMILL, A SINGLE PERSON
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY LLC, A CALIFORNIA LIMITED LIABILITY COMPANY, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing, LLC
<b>Recorded in:</b> Volume: 6982 Page: 56 Instrument No: 2021-0018062	<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> 10/7/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

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

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

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

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

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

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

**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(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: 7/14/2025



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

Dated: 7-14-25

  
Printed Name: Randy Daniel

Substitute Trustee  
c/o Xome  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
<https://sales.mcca@rthwholthus.com/>

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUL 15 AM 10:19  
BY: LAURA HUGHES  
COUNTY CLERK

MH File Number: TX-24-105734-POS  
Loan Type: FHA

**EXHIBIT "A"**

Being a portion of a tract of land situated in the John Anglin Survey, Abstract No. 6, Kaufman County, Texas, and being a portion of Tract 1-C of Beautiful Acres Subdivision, shown by plat of same, recorded in Cabinet 1, Page 312 of the Plat Records of Kaufman County, Texas (P.R.K.C.T.) and being a portion of a tract of land described in deed to Sarah Ann Hanneman, recorded in Volume 3651, Page 372, Deed Records, Kaufman County, Texas (D.R.K.C.T.) and being more particularly described as follows:

**BEGINNING** at a 1/2 inch yellow capped iron rod set for corner in County Road 4061 at the Northwest corner of said Tract 1-C and in the South line of Marion E. Word and wife, Mary O. Word, recorded in Volume 557, Page 50 (D.R.K.C.T.), at the Northeast corner of a tract of land described in deed to Joe Sotero Guzman and wife, Mattis Lera Guzman, recorded in Book 1311, Page 300 (D.R.K.C.T.);

**THENCE** North 89 degrees 25 minutes 01 seconds East, with said County Road 4061, a distance of 205.00 feet to a 1/2 inch yellow capped iron rod set for corner in the said South line of Word tract;

**THENCE** South 00 degrees 31 minutes 01 seconds East, a distance of 318.73 feet to a 1/2 inch yellow capped iron rod set for corner;

**THENCE** South 89 degrees 25 minutes 01 seconds West, a distance of 205.00 feet to a 1/2 inch yellow capped iron rod set for corner in the West line of said Tract 1-C and said Hanneman tract and also being East line of said Guzman tract;

**THENCE** North 00 degrees 31 minutes 01 seconds West, passing a 3/8 inch orange capped iron rod found stamped "5244" for reference, a distance of 296.56 feet and continuing a total distance of 318.73 feet to the **PLACE OF BEGINNING** and containing 65,340 square feet or 1.50 acres of land, of which approximately 4,100 square feet or 0.09 of an acre 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.*

A

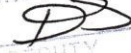
FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 17 AM 9:32

LAURA A. HUGHES  
COUNTY CLERK

21959  
Our Case No. 25-04211-FC

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

BY:   
LAURA A. HUGHES  
COUNTY CLERK

THE STATE OF TEXAS  
COUNTY OF KAUFMAN

**Deed of Trust Date:**  
June 16, 2023

**Property address:**  
3013 GLAZNER DRIVE  
MESQUITE, TX 75126

**Grantor(s)/Mortgagor(s):**  
GABRIELLE D MILLER, A SINGLE WOMAN

**LEGAL DESCRIPTION:** Lot 38, Block "C", of TRAILWIND PHASE 1, an addition to the City of Mesquite, Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Slide 658 of the Plat Records of Kaufman County, Texas and under Clerk's Documents No. 2020-0033462 of the Official Public Records of Kaufman County, Texas.

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

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

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

**Date of Sale:** OCTOBER 7, 2025

**Property County:** KAUFMAN

**Original Trustee:** BLACK, MANN & GRAHAM, L.L.P.

**Recorded on:** June 20, 2023  
**As Clerk's File No.:** 2023-0016823  
**Mortgage Servicer:**  
LAKEVIEW LOAN SERVICING, LLC

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

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

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The current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton,

Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Jeff Benton, Jack Beckman, Angela Cooper, Stockman Foreclosure Services inc., Marinosci Law Group PC, Resolve Trustee Services, LLC, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, OCTOBER 7, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than **10:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

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

**ACTIVE MILITARY SERVICE NOTICE**

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

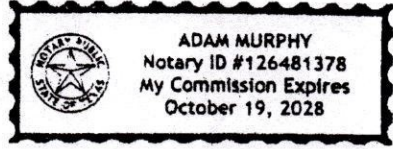
WITNESS MY HAND, 7/16/25

MARINOSCI LAW GROUP, P.C.  
By: [Signature]  
SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, Adam Murphy, the undersigned officer, on this, the 16 day of July, 2025, personally appeared SAMMY HOODA,  known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal  
(SEAL)



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

Grantor: LAKEVIEW LOAN SERVICING, LLC  
3637 SENTARA WAY  
SUITE 303  
VIRGINIA BEACH, VA 23452  
Our File No. 25-04211

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

## Notice of [Substitute] Trustee Sale

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

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

**Date:** 10/07/2025

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

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

**Property Address:** 2903 DOGGETT DR, FORNEY, TX 75126-3309

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

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 08/15/2022 and recorded 08/16/2022 in Book 7767 Page 194 Document 2022-0031447, real property records of Kaufman County, Texas, with **SERGIO ZAPATA JR, UNMARRIED MAN** grantor(s) and **THRIVE MORTGAGE, LLC** as Lender, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** as Beneficiary.

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

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **SERGIO ZAPATA JR, UNMARRIED MAN**, securing the payment of the indebtedness in the original principal amount of \$371,153.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **PHH MORTGAGE CORPORATION** is the current mortgagee of the note and deed of trust or contract lien.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUL 24 AM 8:12  
BY:   
LAURA A. HUGHES  
COUNTY CLERK

TS No.: 2025-00951-TX  
25-000629-673

## Notice of [Substitute] Trustee Sale

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

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

**LOT 11, BLOCK F, CLEMENTS RANCH, PHASE 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.**

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

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


TS No.: 2025-00951-TX  
25-000629-673

## Notice of [Substitute] Trustee Sale

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

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

Date: July 23, 2025



Loundie Chery-Trustee Sale Assistant

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

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


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

I am Randy Daniel whose address is AVT Title Services, LLC, 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.

25-03201  
3126 JOSEFINA LANE, HEARTLAND, TX 75126

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 JUL 31 AM 8:08

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

LAURA A. RUSHES  
COUNTY CLERK  
BY:   
DEPUTY

Property:

The Property to be sold is described as follows:

LOT 2, BLOCK 41, HEARTLAND PHASE 10A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET 3, PAGE 420, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS, TOGETHER WITH CERTIFICATE OF CORRECTION RECORDED IN VOLUME 5755, PAGE 121, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated February 28, 2020 and recorded on March 2, 2020 at Instrument Number 2020-0005689 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information:

October 7, 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 VANSHADA HARRIS secures the repayment of a Note dated February 28, 2020 in the amount of \$265,099.00. 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.**



4849392

*Mary Company*

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

*Donna Stockman*

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Substitute Trustee(s): 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|| 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 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).

A

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 31 AM 8:08

LAURA A. HUGHES  
COUNTY CLERK

*DS*  
DEPUTY

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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

Matter No.: 137066-TX

Date: July 25, 2025

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: ENRIQUE OLVERA, AN UNMARRIED PERSON

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR GREAT WESTERN FINANCIAL SERVICES, INC, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 6/27/2023, RECORDING INFORMATION: Recorded on 6/28/2023, as Instrument No. 2023-0017856 in Book 8136 Page 487

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): **LOT 2, BLOCK A, BELLA TRESA PLACE, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 4, ENVELOPE 57, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.**

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **10/7/2025**, the foreclosure sale will be conducted in **Kaufman** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **10:00 AM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

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

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

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



Matter No.: 137066-TX

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

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

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

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


A

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 31 AM 8:09

C&M No. 44-24-03685/ FILE NOS

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

LAURA A. HUGHES  
BY: 

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

**INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION**

Deed of Trust dated September 30, 2022 and recorded under Vol. 7831, Page 487, or Clerk's File No. 2022-0037227, in the real property records of KAUFMAN County Texas, with Bianca Alejandra Canales Estrada, an unmarried woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Panorama Mortgage Group, LLC dba Alterra Home Loans, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Bianca Alejandra Canales Estrada, an unmarried woman securing payment of the indebtedness in the original principal amount of \$388,728.00 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 Bianca Alejandra Canales Estrada. 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. ServiceMac, LLC is acting as the Mortgage Servicer for the Mortgagee. ServiceMac, LLC, is representing the Mortgagee, whose address is: 9726 Old Bailes Road, Suite 200, Fort Mill, SC 29707.

**Legal Description:**

**BEING ALL THAT CERTAIN TRACT OR PARCEL OF LAND, IN THE S. THOMPSON SURVEY, ABSTRACT NO. 528, KAUFMAN COUNTY, TEXAS, AS EVIDENCED BY THE DEED TO CHAD CLARK, RECORDED IN VOL. 2666, PAGE 168 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:**

**SALE INFORMATION**

**Date of Sale: 10/07/2025**

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

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

**TERMS OF SALE**

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

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



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

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

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

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.**

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

Executed on July 29, 2025.

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

Posted and filed by: \_\_\_\_\_



Printed Name: Donna Stockman

C&M No. 44-24-03685

## **EXHIBIT "A"**

### **LEGAL DESCRIPTION**

Being all that certain tract or parcel of land, in the S. Thompson Survey, Abstract No. 528, Kaufman County, Texas, as evidenced by the Deed to Chad Clark, recorded in Vol. 2666, Page 168 of the Official Public Records of Kaufman County, Texas, and being more completely described as follows:

**BEGINNING** at a 3/8 inch iron rod found for corner said corner being on the Northeasterly right-of-way line of US Highway 175 and also being on the most southerly corner of a tract of land conveyed to Roy A. Richardson as recorded in Volume 2190, Page 541 of said Public Records;

**THENCE** N 45 deg. 37 min. 47 sec. E, along the southeasterly line of said Richardson tract a distance of 370.22 feet to a 1/2 inch iron rod found for corner said corner being in the southwesterly line of a tract of land conveyed to Merrick and Barbara Reese as recorded in Volume 2526, page 388 of said Public Records;

**THENCE** S 45 deg. 35 min. 49 sec. E along the said southwesterly line of the said Merrick tract a distance of 120.63 feet to a 3/8 inch iron rod found for corner said corner being the most northerly corner of a tract of land conveyed to Merrick and Barbara Reese as recorded in Volume 2526, Page 386 of said Public Records;

**THENCE** S 45 deg. 38 min. 38 sec. W along the northwesterly line of said Merrick tract, a distance of 353.31 feet to a 3/8 inch iron rod found for the beginning of a non tangent curve to the left being in said right of way line of US Highway 175 having a radius of 2962.96 and a central angle of 2 deg. 21 min. 38 sec. and a chord bearing N 52 deg. 39 min. 20 sec. W and a chord of 122.08;

**THENCE** along said non-tangent curving right of way to the left, an arc length of 122.09 to the **POINT OF BEGINNING** containing 1.00 acres of land, within these metes and bounds as recited.

**NOTE:** The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the above legal description(s) of the area or quantity of land is not a representation that such area or quantity is correct, but is made only for informational and/or identification purposes.

A

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 JUL 31 AM 8:09

LAURA A. HUGHES  
COUNTY CLERK



C&M No. 44-25-02292/ FILE NOS

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

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

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated May 10, 2024 and recorded under Vol. 8503, Page 568, or Clerk's File No. 2024-0014548, in the real property records of Kaufman County Texas, with Carlos Andres Morales and Alejandra Morales, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Bay Equity LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Carlos Andres Morales and Alejandra Morales, husband and wife securing payment of the indebtedness in the original principal amount of \$302,527.00 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 Andres Morales, Alejandra Morales. 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 6, BLOCK W, OF TRAVIS RANCH PHASE 3D2, AN ADDITION TO THE CITY OF DALLAS, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 405, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.**

### SALE INFORMATION

**Date of Sale: 10/07/2025**

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

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

### TERMS OF SALE

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

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



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

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

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.**

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

Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Executed on July 29, 2025.

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

Posted and filed by:

Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-25-02292

**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.: 130683-TX

Date: August 1, 2025

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: CAMERON D WILLIAMS A/K/A CAMERON WILLIAMS, SINGLE MAN

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

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 AUG - 7 AM 8:53  
LAURA A. HUGHES  
COUNTY CLERK  
92/2/25

DEED OF TRUST DATED 7/13/2020, RECORDING INFORMATION: Recorded on 9/17/2020, as Instrument No. 2020-0028238 in Book 6594 Page 328, Correction Affidavit recorded on 4/18/2022 under Instrument No. 2022-0015179 to attach the legal description

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT TWENTY (20), BLOCK I, HEATHER HOLLOW, WINDMILL FARMS PHASE 3C - SECTION 1, A SUBDIVISION OF KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 697 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 10/7/2025, the foreclosure sale will be conducted in Kaufman County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

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

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

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



Matter No.: 130683-TX

authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE XOME INC., TEJAS CORPORATE SERVICES, 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, ALDRIDGE PITE, LLP** 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

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#: 25-35834

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 AUG -7 AM 8:53

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

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 8/22/2007, Ralph S. Dellinger, Jr. and wife, Angel M. Dellinger, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Jon Mulkin, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Compass Bank, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$113,502.00, payable to the order of Compass Bank, which Deed of Trust is Recorded on 8/29/2008 as Volume 2008-00016722, Book , Page , in Kaufman County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**Lot 7 and the Southeast 30 feet of Lot 8, Block 6, Murphy Addition, Crandall, Kaufman County, Texas, according to the Plat of said Addition recorded in Volume 91, Page 1, Deed Records, Kaufman County, Texas.**

Commonly known as: **406 COLLEGE 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, Agency Sales and Posting LLC, Xome Inc., Tejas Corporate Services 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 QUERCUS MORTGAGE INVESTMENT TRUST**, 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 **10/7/2025 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 8/5/2025

WITNESS, my hand this 8/7/25

*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* for Randy Daniel

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

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#: 25-35809

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 AUG -7 AM 8:53

LAURA A. HUGHES  
COUNTY CLERK  
BY:   
OFFICIAL

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 1/18/2023, Gorge Montoya, a single man, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Allan B. Polunsky, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for MiMutual Mortgage, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$225,834.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for MiMutual Mortgage, which Deed of Trust is Recorded on 1/20/2023 as Volume 2023-0001715, Book 7955, Page 497, in Kaufman County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**Being Lot 40 of Timarron Estates Subdivision, Phase 2, an Addition in Kaufman County, Texas, according to the plat thereof recorded in Cabinet 2, Envelope 436, Plat Records of Kaufman County, Texas.**

Commonly known as: **5232 TIMARRON DR SCURRY, TX 75158**

**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, Agency Sales and Posting LLC, Xome Inc., Tejas Corporate Services 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 **10/7/2025 at 10:00 AM**, or no later than three (3) hours after such time, in **Kaufman** County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

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



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

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

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

**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 8/5/2025

WITNESS, my hand this 8/7/25

*Grecia Moreno*

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

*Donna Stockman* for Randy Daniel

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 AUG -7 AM 8:53

LAURA A. HUGHES  
COUNTY CLERK

BY: \_\_\_\_\_  
DEPUTY

MT

22121

T.S. #: 23-10162

## Notice of Substitute Trustee Sale

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

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

Date: 10/7/2025  
Time: The sale will begin no earlier than 11:00 AM or no later than three hours thereafter. The sale will be completed by no later than 2:00 PM  
Place: Kaufman County Courthouse in KAUFMAN, Texas, at the following location: THE FRONT STEPS OF THE COURTHOUSE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

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

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

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

Current Beneficiary: MORTGAGE SOLUTIONS OF COLORADO, LLC, D.B.A MORTGAGE SOLUTIONS FINANCIAL Loan Servicer: UNITI BANK

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

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

T.S. #: 23-10162

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

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

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

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

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

**MORTGAGE SOLUTIONS OF COLORADO, LLC, D.B.A MORTGAGE SOLUTIONS FINANCIAL**  
c/o UNITI BANK  
6301 Beach Boulevard Suite 100  
Buena Park, CA 90621  
(714) 736-5700

T.S. #: 23-10162

Dated: 8/7/25

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

*Donna Stockman*

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

AFTER RECORDING, PLEASE RETURN TO:

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 AUG -7 AM 8: 53

LAURA A. HUGHES  
COUNTY CLERK

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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T.S. #: 2025-16426-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: 10/7/2025  
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 56, Block K, Eastland, Phase 1B, situated in Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 4, Slide 247, Plat Records of Kaufman County, Texas.

**Commonly known as:** 2214 WILDLIFE RESERVE WAY CRANDALL, TX 75114

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 6/20/2024 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 6/21/2024 under County Clerk's File No 2024-0018919, in Book 8552 and Page 331 of the Real Property Records of Kaufman County, Texas.

**Grantor(s):** JESSIKA CAMILLIA MAULDIN, UNMARRIED WOMAN

**Original Trustee:** Allan B. Polunsky

**Substitute Trustee:** Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, 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

**Current Mortgagee:** nominee for Lennar Mortgage, LLC, its successors and assigns  
Freedom Mortgage Corporation

T.S. #: 2025-16426-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 \$224,851.00, executed by JESSIKA CAMILLIA MAULDIN, UNMARRIED WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Lennar Mortgage, LLC, 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:

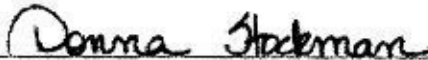
**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

**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. #: 2025-16426-TX

Dated: 8/7/25

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, 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.



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

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

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

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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 7th day of October, 2025  
**Time:** 10am or not later than three hours after that time  
**Place:** AT 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 in Kaufman County, Texas.

**TERMS OF SALE:** CASH

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

**Date:** May 28, 2024  
**Grantor(s):** SHARICE DANEEN PEAY, UNMARRIED WOMAN  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Lennar Mortgage, LLC., its successors and assigns  
**Original Principal:** \$196,377.00  
**Recording Information:** Deed Inst.# 2024-0016201, Deed Book 8522, Deed Page 112  
**Current Mortgagee/Beneficiary:** Nationstar Mortgage LLC  
**Secures:** The Promissory Note (the "Note") in the original principal amount of \$196,377.00 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:** 1723 Horizons Hl, Crandall, TX 75114  
**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

**SUBSTITUTE TRUSTEE(S)**: McCalla Raymer Leibert Pierce, LLP, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Tony Hulsey, Sharon Hobbs, Matt Dunn, Jeff Benton, Brandy Bacon, Jack Beckman, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Jamie Dworsky, Angela Cooper

**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 Nationstar Mortgage LLC  
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 DACKEL whose address is 14800 LAWRENCE 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 8, Block W, of Eastland Phase 1C, a subdivision in Kaufman County, Texas, according to the map or plat thereof recorded under Cabinet 4, Sleeve 251, Plat Records of Kaufman County, Texas.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 AUG 11 AM 11:31

LAURA A. HUGHES  
COUNTY CLERK

00000010548444

4106 SILVERSTEIN ST  
CRANDALL, TX 75114

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: October 07, 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, 2024 and recorded in Document INSTRUMENT NO. 2024-0020125 real property records of KAUFMAN County, Texas, with DUMISANI KENNEDY MUNATSI A SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by DUMISANI KENNEDY MUNATSI A SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$370,161.00, 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



**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 8-11-25 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle  
Date: 8-11-25

4106 SILVERSTEIN ST  
CRANDALL, TX 75114

00000010548444

00000010548444

KAUFMAN

**EXHIBIT "A"**

LOT 16, BLOCK AN, OF WILDCAT RANCH PHASE 4, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF FILED UNDER INSTRUMENT NUMBER 2023-0020898 OF THE OFFICIAL PUBLIC RECORDS AND CABINET 4, SLEEVE 250 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

## Notice of [Substitute] Trustee Sale

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

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

**Date:** 10/07/2025

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

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

**Property Address:** 1033 E. SECRETARIAT DR, TERRELL, TX 75160

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

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 11/22/2006 and recorded 11/27/2006 in Book OR VL-3022 Page 522 Document 2006-00027919, real property records of Kaufman County, Texas, with **PATRICE D. HARRISON, A Single Woman** grantor(s) and **NEW CENTURY MORTGAGE CORPORATION** as Lender, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** as Beneficiary.

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

**5. Obligation Secured:** Deed of Trust or Contract Lien executed by **PATRICE D. HARRISON, A Single Woman**, securing the payment of the indebtedness in the original principal amount of **\$260,300.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **U.S. Bank National Association, successor in interest to Bank of America, National Association, successor by merger to LaSalle Bank National Association** as trustee for **GSAMP Trust 2007-NC1 Mortgage Pass Through Certificates, Series 2007-NC1** is the current mortgagee of the note and deed of trust or contract lien.

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 AUG 12 AM 8:28  
LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

TS No.: 2025-00973-TX  
20-000168-673

## Notice of [Substitute] Trustee Sale

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

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

**LOT 394, WINNERS CIRCLE PHASE IV, AN ADDITION TO THE TOWN OF TALTY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 2, ENVELOPE 661, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.**

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

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

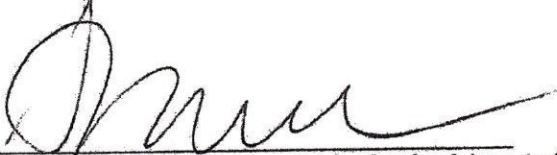
TS No.: 2025-00973-TX  
20-000168-673

## Notice of [Substitute] Trustee Sale

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

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

Date: August 11, 2025



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

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

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

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

I am Randy Daniel Certificate of Posting  
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 8-16-25 I filed this Notice of Foreclosure Sale at the office  
of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

Our Case Number: 25-00191-FC

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on October 25, 2022, FERMIN ANTONIO CORTEZ HERNANDEZ AND MARLENE CORTEZ, HUSBAND AND WIFE, executed a Deed of Trust/Security Instrument conveying to ALLAN B POLUNSKY, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR GREAT WESTERN FINANCIAL SERVICES, INC. ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 2022-0040080 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, OCTOBER 7, 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 26 BLOCK H, WILDCAT RANCH PHASE 3, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF FILED UNDER INSTRUMENT NUMBER 2021-0050448 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS AND CABINET 4, SLEEVE 16 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS

Property Address: 3114 BLAKELY CT, CRANDALL, TX 75114  
Mortgage Servicer: NATIONSTAR  
Noteholder: LAKEVIEW LOAN SERVICING, LLC  
8950 CYPRESS WATERS BLVD., COPPELL, TX 75019

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

**ACTIVE MILITARY SERVICE NOTICE**

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

WITNESS MY HAND this 14 day of August, 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 AUG 14 AM 8:10

LAURA S. HUGHES  
COUNTY CLERK

BY: *[Signature]*  
DEPUTY

### 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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070**

#### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated June 06, 2022 and recorded under Vol. 7665, Page 155, or Clerk's File No. 2022-0022227, in the real property records of KAUFMAN County Texas, with Jalissa Shanice Rucker, a single woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Original Mortgagee.

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

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. M & T Bank is acting as the Mortgage Servicer for the Mortgagee. M & T Bank, is representing the Mortgagee, whose address is: One Fountain Plaza, Buffalo, NY 14203.

**Legal Description:**

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

#### SALE INFORMATION

**Date of Sale:** 10/07/2025

**Earliest Time Sale Will Begin:** 11:00 AM

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

#### TERMS OF SALE

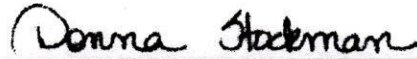
A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds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

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



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


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



Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Agency Sales and Posting LLC, as Substitute Trustee

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 AUG 14 AM 8:10

LAURA A. HUGHES  
BY:   
DEPUTY

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

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

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated April 29, 2022 and recorded under Vol. 7605, Page 359, or Clerk's File No. 2022-0016984, in the real property records of Kaufman County Texas, with Jose G Ramirez and Debbie Lorraine Arreola, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for City Lending Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Jose G Ramirez and Debbie Lorraine Arreola, husband and wife securing payment of the indebtedness in the original principal amount of \$423,000.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Jose G Ramirez, Debbie Lorraine Arreola. 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. Mr. Cooper is acting as the Mortgage Servicer for the Mortgagee. Mr. Cooper, is representing the Mortgagee, whose address is: 8950 Cypress Waters Boulevard, Coppell, TX 75019.

#### Legal Description:

**BEING A 4.000 ACRE TRACT OF LAND SITUATED IN THE T. LOWRY SURVEY, ABSTRACT NO. 285, KAUFMAN COUNTY, TEXAS, AND BEING PART OF LOTS 1 AND 2, RIDGEVIEW ACRES, AN ADDITION IN KAUFMAN, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 2, ENVELOPE 208, PLAT RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:**

### SALE INFORMATION

**Date of Sale: 10/07/2025**

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

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

### TERMS OF SALE

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

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



of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.

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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.

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

Executed on August 13, 2025.

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

Posted and filed by: Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-25-02750

EXHIBIT 'A'

File No.: KCT-2203270 (AR)  
Property: 2670 E. Ridgeview Circle, Kaufman, TX 75142

BEING A 4.000 ACRE TRACT OF LAND SITUATED IN THE T. LOWRY SURVEY, ABSTRACT NO. 285, KAUFMAN COUNTY, TEXAS, AND BEING PART OF LOTS 1 AND 2, RIDGEVIEW ACRES, AN ADDITION IN KAUFMAN, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 2, ENVELOPE 208, PLAT RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A RAILROAD SPIKE FOUND FOR CORNER AT THE SOUTHWEST CORNER OF SAID LOT 1 OF SAID RIDGEVIEW ACRES, SAID POINT BEING AT THE CENTERLINE OF KAUFMAN COUNTY ROAD 4116 AND THE EAST RIGHT OF WAY LINE OF EAST RIDGEVIEW CIRCLE;

THENCE NORTH 45 DEGREES 42 MINUTES 05 SECONDS EAST, A DISTANCE OF 445.35 FEET, ALONG THE NORTHWEST LINE OF SAID LOT 1 AND THE SOUTHEAST RIGHT OF WAY LINE OF SAID EAST RIDGEVIEW CIRCLE (A 70' RIGHT OF WAY), TO A 1/2" IRON ROD SET FOR CORNER;

THENCE NORTH 87 DEGREES 58 MINUTES 34 SECONDS EAST, LEAVING THE SOUTHEAST RIGHT OF WAY LINE OF SAID EAST RIDGEVIEW CIRCLE, A DISTANCE OF 217.50 FEET TO A 1/2" IRON ROD SET FOR CORNER;

THENCE SOUTH 71 DEGREES 24 MINUTES 13 SECONDS EAST, A DISTANCE OF 68.96 FEET TO A 1/2" IRON ROD SET FOR CORNER;

THENCE SOUTH 54 DEGREES 17 MINUTES 19 SECONDS EAST, A DISTANCE OF 109.05 FEET TO A 1/2" IRON ROD SET FOR CORNER;

THENCE SOUTH 36 DEGREES 54 MINUTES 50 SECONDS EAST, A DISTANCE OF 85.67 FEET TO A 5/8" IRON ROD WITH CAP STAMPED "FORESIGHT" FOUND FOR CORNER, SAID POINT BEING IN THE SOUTHEAST LINE OF LOT 2 OF THE AFOREMENTIONED RIDGEVIEW ACRES, AND THE NORTHWEST LINE OF LOT 21 OF RIDGEVIEW ACRES PHASE 2, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, PAGE 311 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS;

THENCE SOUTH 45 DEGREES 42 MINUTES 37 SECONDS WEST, A DISTANCE OF 317.32 FEET TO A POINT FOR CORNER IN THE CENTERLINE OF SAID KAUFMAN COUNTY ROAD 4116, SAID POINT BEING THE SOUTHEAST CORNER OF RIDGEVIEW ACRES AND THE SOUTHWEST CORNER OF RIDGEVIEW ACRES PHASE 2;

THENCE NORTH 83 DEGREES 40 MINUTES 31 SECONDS WEST, A DISTANCE OF 517.47 FEET TO THE POINT OF BEGINNING, CONTAINING 4.000 ACRES OF LAND OR 174,240.00 SQUARE FEET, MORE OR LESS.

Note: The Company is prohibited from insuring the area or quantity of the land described herein. Any statement in the above legal description of the area or quantity of land is not a representation that such area or quantity is correct, but is made only for informational and/or identification purposes and does not override Item 2 of Schedule B hereof.

A.P.N. 49308

24-264408

FILED FOR RECORD  
KAUFMAN CO. TEXAS

Notice of Substitute Trustee's Sale

2025 AUG 14 PM 1:17

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

LAURA A. HUGHES  
BY \_\_\_\_\_ LF

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

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

**Secures:**Note in the original principal amount of \$356,425.00, executed by ZACKERY REYNOLDS; DUSTIN DELLE ALLEN and payable to the order of Lender.

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

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

<b>Date of Sale:</b> October 7, 2025	<b>Earliest time Sale will begin:</b> 10:00 AM
--------------------------------------	------------------------------------------------

**Place of sale of Property:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142

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

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

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, U.S. BANK NATIONAL ASSOCIATION, the owner and holder of the Note, has requested 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



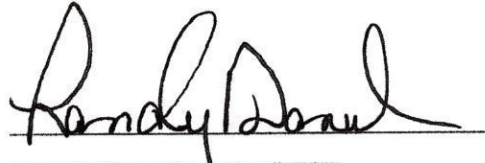
LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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

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

Pursuant to section 51.0075(a) of the Texas Property Code, 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 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.

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

SUBSTITUTE TRUSTEE

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: LOT 11, BLOCK KK, TRAVIS RANCH PHASE 2C, AN ADDITION TO THE COUNTY OF KAUFMAN, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CLERK'S FILE NO. 2017-0009358, OFFICIAL PUBLIC RECORDS AND IN CABINET 3, ENVELOPE 332 OF THE PLAT RECORD, KAUFMAN COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 07/21/2020 and recorded in Book 6507 Page 41 Document 2020-0020898 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: 10/07/2025

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 LYSBETT RUIZ, provides that it secures the payment of the indebtedness in the original principal amount of \$209,757.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Everett Financial, Inc DBA Supreme Lending LLC is the current mortgagee of the note and deed of trust and SUPREME LENDING is mortgage servicer. A servicing agreement between the mortgagee, whose address is Everett Financial, Inc DBA Supreme Lending LLC c/o SUPREME LENDING, 14801 Quorum Drive, Suite 300, Dallas, TX 75254 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

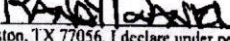
**6. Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston,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

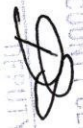
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

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

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

Certificate of Posting

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 8/21/25 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 21 AM 9:22  
BY:   
LAURA A. HUGHES  
COUNTY CLERK

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 10/2/2015	<b>Grantor(s)/Mortgagor(s):</b> ROBERT L PETTENGILL, A MARRIED MAN AND SHERYL PETTENGILL, SIGNING PRO FORMA TO PERFECT LIEN ONLY
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing, LLC.
<b>Recorded in:</b> Volume: 4891 Page: 446 Instrument No: 2015-0019107	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> LoanCarc, 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> 10/7/2025	<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.

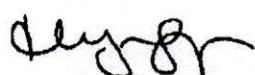
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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(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: 8/18/2025



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

Dated: 8/21/25

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 21 AM 9:21  
LADIA A. HUGHES  
COUNTY CLERK  
BY: [Signature]

**MH File Number:** TX-25-122059-POS  
**Loan Type:** VA

EXHIBIT "A"

ALL THAT CERTAIN TRACT OR PARCEL, OF LAND SITUATED IN THE TOWN OF TERRELL, KAUFMAN COUNTY, TEXAS, BEING A PORTION OF LOT 2, BLOCK 313, REVISED TOWN OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 1, PLAT RECORDED, KAUFMAN COUNTY, TEXAS AND BEING KNOWN AS THAT TRACT OF LAND DESCRIBED IN DEED TO JAMES R. AND NEVA J. WETZEL, RECORDED IN VOLUME 1406, PAGE 465, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS AND BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD FOUND FOR CORNER IN THE SOUTH RIGHT-OF-WAY LINE OF ALAMO STREET AND THE EAST RIGHT-OF-WAY LINE OF N. ROCKWALL AVENUE, SAID POINT BEING THE RECOGNIZED NORTHWEST CORNER OF SAID WETZEL TRACT AND SAID LOT 2;

THENCE SOUTH 81 DEGREES 26 MINUTES 36 SECONDS EAST, ALONG THE SOUTH RIGHT-OF-WAY LINE OF SAID ALAMO STREET AND THE RECOGNIZED NORTH LINE OF SAID WETZEL TRACT AND SAID LOT 2, A DISTANCE OF 134.71 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER IN THE RECOGNIZED NORTH LINE OF SAID LOT 2, SAID POINT BEING THE RECOGNIZED NORTHEAST CORNER OF SAID WETZEL TRACT AND THE APPARENT NORTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO LOIS F. HAMBY, RECORDED IN VOLUME 1311, PAGE 266, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS;

THENCE SOUTH 08 DEGREES 16 MINUTES 46 SECONDS WEST, OVER AND UPON SAID LOT 2 AND ALONG THE APPARENT WEST LINE OF SAID HAMBY TRACT, A DISTANCE OF 113.10 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER, SAID POINT BEING THE RECOGNIZED INNER ELL CORNER OF SAID WETZEL TRACT AND THE APPARENT SOUTHWEST CORNER OF SAID HAMBY TRACT;

THENCE SOUTH 82 DEGREES 28 MINUTES 40 SECONDS EAST, OVER AND UPON SAID LOT 2, ALONG THE APPARENT SOUTH LINE OF SAID HAMBY TRACT, A DISTANCE OF 64.73 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER, SAID POINT BEING THE RECOGNIZED MOST EASTERLY NORTHEAST CORNER OF SAID WETZEL TRACT, THE APPARENT SOUTHEAST CORNER OF SAID HAMBY TRACT, THE APPARENT SOUTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO JAMES PICKENS, RECORDED IN DOCUMENT NO. 2008-00022746, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS AND THE APPARENT NORTHWEST CORNER OF LOT 6R, BLOCK 313, REVISED MAP OF TERRELL, RECORDED IN CABINET 3, ENVELOPE 174, PLAT RECORDS, KAUFMAN COUNTY, TEXAS;

THENCE SOUTH 08 DEGREES 47 MINUTES 28 SECONDS WEST, ALONG THE APPARENT WEST LINE OF SAID LOT 6R, A DISTANCE OF 14.84 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER, SAID POINT BEING THE RECOGNIZED MOST EASTERLY SOUTHEAST CORNER OF SAID WETZEL TRACT AND THE APPARENT NORTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO RONALD AND VICKI TROSPER, RECORDED IN VOLUME 1113, PAGE 205, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS;

THENCE NORTH 82 DEGREES 24 MINUTES 06 SECONDS WEST, OVER AND UPON SAID LOT 2 AND THE APPARENT NORTH LINE OF SAID TROSPER TRACT, A DISTANCE OF 200.00 FEET TO A POINT FOR CORNER IN THE RECOGNIZED WEST LINE OF SAID LOT 2, SAID POINT BEING THE RECOGNIZED SOUTHWEST CORNER OF SAID WETZEL TRACT AND THE APPARENT NORTHWEST CORNER OF SAID TROSPER TRACT, FROM WHICH A 1/2 INCH IRON ROD FOUND FOR WITNESS BEARS SOUTH 82 DEGREES 24 MINUTES 06 SECONDS EAST - 3.18 FEET;

THENCE NORTH 08 DEGREES 34 MINUTES 59 SECONDS EAST, ALONG THE EAST RIGHT-OF-WAY LINE OF SAID N. ROCKWALL AVENUE, A DISTANCE OF 130.12 FEET TO THE PLACE OF BEGINNING AND CONTAINING 18,375.81 SQUARE FEET OR 0.422 ACRES OF LAND.

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**KAUFMAN County**

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

**Amount:** \$78,350.00

**Grantor(s):** LYDIA NIX

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

**Current Mortgagee:** U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, IN TRUST FOR REGISTERED HOLDERS OF FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-AFF1

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

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

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

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

**Date of Sale:** October 7, 2025 between the hours of 10:00 AM and 1:00 PM.

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


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

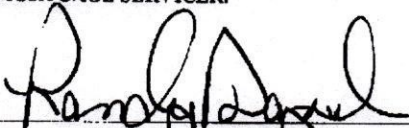
MATTHEW HANSEN OR BRUCE MILLER, DAVID RAY, THOMAS LESTER, ASHLEE LUNA, KINNEY LESTER, RAMIRO CUEVAS, TERRY WATERS, JOSHUA SANDERS, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, CONRAD WALLACE, CINDY DANIEL, JIM O'BRYANT, RANDY DANIEL, BRENDA WIGGS, GUY WIGGS, DENISE BOERNER, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, JACK BECKMAN, KATHY ARRINGTON, JEFF BENTON, JAMIE DWORSKY, MICHELLE SCHWARTZ, BRIAN HOOPER, MIKE JANSTA, MIKE HAYWARD, ANGELA ANDERSON, JAY JACOBS, PATRICK ZWIERS, SHAWN SCHILLER, DARLA BOETTCHER, TONYA WASHINGTON, MISTY MCMILLAN, TIONNA HADNOT, AUCTION.COM LLC, TEJAS CORPORATE SERVICES, LLC, XOME INC. have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.


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

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice.

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

  
Anthony Adam Garcia, ATTORNEY AT LAW  
HUGHES, WATTERS & ASKANASE, L.L.P.  
1201 Louisiana, SUITE 2800  
Houston, Texas 77002  
Reference: 2024-004399

  
Printed Name: Randy Daniel  
c/o Tejas Trustee Services  
14800 Landmark Blvd, Suite 850  
Addison, TX 75254

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 AUG 21 AM 9:21  
LAURA A. HUGHES  
COUNTY CLERK  
BY: 

FILED FOR RECORD  
KAUFMAN COUNTY TEXAS

2025 AUG 21 AM 9:52

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

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

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

## INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated May 01, 2018 and recorded under Vol. 5666, Page 315, or Clerk's File No. 2018-0010674, in the real property records of Kaufman County Texas, with Janit Weldegabir and Niyat Habtemaryam, 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 Janit Weldegabir and Niyat Habtemaryam, husband and wife. securing payment of the indebtedness in the original principal amount of \$221,680.00 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 Janit Weldegabir. Newrez LLC d/b/a Shellpoint Mortgage Servicing is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for the Mortgagee. Shellpoint Mortgage Servicing, is representing the Mortgagee, whose address is: 75 Beattie Place, Suite 300, Greenville, SC 29601.

### Legal Description:

**LOT 10, BLOCK "F", OF CLEMENTS RANCH, PHASE 1, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 324 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS, AND CERTIFICATION OF CORRECTION RECORDED IN DOCUMENT NO. 2017-0006044 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.**

## SALE INFORMATION

**Date of Sale: 10/07/2025**

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

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

## TERMS OF SALE

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

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



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

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

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

**WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.**

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

Executed on August 20, 2025.

/s/ Sarah A. Trad SBOT No. 24140355, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by: Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-25-02337

A

115538  
25TX373-0406  
2049 WILDWOOD DR, FORNEY, TX 75126

**NOTICE OF FORECLOSURE SALE**

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

LOT 12, BLOCK I, HONEYSUCKLE MEADOWS WINDMILL FARMS, PHASE 2A- SECTION 2, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 2, PAGE 529, OF THE MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

**Security Instrument:** Deed of Trust dated November 6, 2023 and recorded on November 7, 2023 as Instrument Number 2023-0031426 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

**Sale Information:** October 07, 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 ISRAEL GAMEZ secures the repayment of a Note dated November 6, 2023 in the amount of \$265,109.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgage. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 AUG 21 AM 9:51  
LAVENIA A. HUGHES  
COUNTY CLERK  
BY: [Signature] IDENTITY

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 21 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).

**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: **October 07, 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, 2019 and recorded in Document INSTRUMENT NO. 2019-0026882 real property records of KAUFMAN County, Texas, with KATHERIN BRYANNA BOWENS AN UNMARRIED WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by KATHERIN BRYANNA BOWENS AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$291,620.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, 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. PENNYMAC LOAN SERVICES, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PENNYMAC LOAN SERVICES, LLC  
3043 TOWNSGATE ROAD  
SUITE 200  
WESTLAKE VILLAGE, CA 91361

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 AUG 21 AM 9:58  
LAURA A. HUGHES  
COUNTY CLERK  
BY:   
HEP:ITV



**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 Rangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 8-21-25 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 Rangle  
Date: 8-21-25

1150 OAK LN  
TERRELL, TX 75161

0000010551091


0000010551091

KAUFMAN

**EXHIBIT "A"**

LOT 13, OAK RIDGE ESTATES, THIRD INSTALLMENT, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 225, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

**NOTICE OF ASSESSMENT LIEN SALE**

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 AUG 21 AM 10:57  
LAURA S. HUGHES  
COUNTY CLERK  
BY: 

STATE OF TEXAS                   §  
                                                  §  
COUNTY OF KAUFMAN           §

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, August 1, 2024, and February 12, 2025, sent notice of default in payment of assessments to XINHUA WANG, being the reputed owner or current owner of said real property; and

WHEREAS, the said XINHUA WANG, 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 7th day of October, 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 1:00 p.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: August 21, 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 August 21, 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 16, Block Q, TRINITY CROSSING Phase 5, 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").**

NOTICE OF TRUSTEE'S SALE

WHEREAS, on the 27th day of February, 2020, STACY DUNN executed a Deed of Trust conveying to David J. Nowell, Trustee, the Real Estate hereinafter described to secure BREAKWATER SHORES PARTNERS, L.P. in the payment of a debt therein described, said Deed of Trust being recorded in Instrument No. 2020-0005496 of the Official Public 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 of said debt has requested the undersigned as Trustee, to sell said property to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN That on Tuesday, the 7th day of October, 2025, between ten o'clock A.M. and four o'clock P.M., I will sell the Real Estate at the south door of the County Courthouse in Kaufman County, Texas to the highest bidder for cash. Such sale will occur no earlier than 10:00 A.M.

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

All the certain lot, tract or parcel of land situated in the FELIPE CORTEZ SURVEY, A-78, Kaufman County, Texas, and being described as LOT NO. 8R, LIGHTHOUSE LANDING, PHASE II, an addition to the City of Mabank, Kaufman County, Texas, according to the plat thereof recorded in Cabinet 3, Envelope 548, Plat Records of Kaufman County, Texas.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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 26th day of August, 2025.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 AUG 26 PM 4:01

Laura A. Hughes  
County Clerk

BY:

DEPUTY



DAVID J. NOWELL, Trustee  
151 Municipal Drive  
Gun Barrel City, Texas 75156  
(903) 887-0339

4

# NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 AUG 28 AM 8:12

1321

T.S. #: 2025-15167-TX

LACRA A. HUGHES  
COUNTY CLERK  
BY: 

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

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

Date: **10/7/2025**  
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 10 of Country Oaks Addition, an addition to the City of Post Oak, Kaufman County, Texas, according to the map thereof recorded in Cabinet 2, Envelope 43 of the Plat Records of Kaufman County, Texas.

Commonly known as: 1077 COUNTRY OAKS DR KAUFMAN, TX 75142

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 12/8/2020 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 12/14/2020 under County Clerk's File No 2020-0040093, in Book 6734 and Page 241 along with Correction Instrument recorded on 6/12/2025 in Instrument No. 2025-0018514, Book 9015 or Page 421 of the Real Property Records of Kaufman County, Texas.

Grantor(s): **Dusty Don Callahan and wife, Charli Callahan**  
Original Trustee: **Black, Mann & Graham, L.L.P.**  
Substitute Trustee: **Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, 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**  
Mortgage Servicer: **Freedom Mortgage Corporation**

T.S. #: 2025-15167-TX

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$302,272.00, executed by Dusty Don Callahan and wife, Charli Callahan, 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:

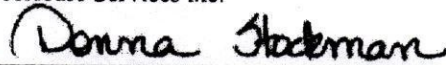
**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

T.S. #: 2025-15167-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: 8/28/25

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, 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

24-212624

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 AUG 28 PM 1:52

**Notice of Substitute Trustee's Sale**

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

LAURA A. HUGHES  
COUNTY CLERK



<b>Deed of Trust Date:</b> April 24, 2020	<b>Original Mortgagor/Grantor:</b> NATHALIE LANG-TERRY AND CHINKINO TERRY
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP	<b>Current Beneficiary / Mortgagee:</b> LAKEVIEW LOAN SERVICING, LLC
<b>Recorded in:</b> <b>Volume:</b> 6381 <b>Page:</b> 468 <b>Instrument No:</b> 2020-0010759	<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 \$220,923.00, executed by CHINKINO TERRY and NATHALIE LANG-TERRY and payable to the order of Lender.

**Property Address/Mailing Address:** 2421 SAN MARCOS DR, FORNEY, TX 75126

**Legal Description of Property to be Sold:** LOT 6, BLOCK "H", OF CLEMENTS RANCH, PHASE 3, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 445, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

<b>Date of Sale:</b> October 7, 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, LAKEVIEW LOAN SERVICING, LLC, the owner and holder of the Note, has requested Xome Inc. whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR 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 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 Inc. whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR 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 Xome Inc. whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 OR 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.

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

SUBSTITUTE TRUSTEE

Xome Inc. OR Tejas Corporate Services, LLC Trustee

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

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on April 28, 2023, WILLIAM J CLARKE, AN UNMARRIED MAN, executed a Deed of Trust/Security Instrument conveying to RICHARD A. RAMIREZ, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR AMCAP MORTGAGE, LTD. DBA GOLD FINANCIAL SERVICES., ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 2023-0015819 , in Book 8114, at Page 127, 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, OCTOBER 7, 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: THE EAST ONE-HALF (1/2) OF LOTS 10, 11 AND 12, BLOCK 14, ORIGINAL TOWN OF CRANDALL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 15, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Property Address: 302 E GERTRUDE STREET, CRANDALL, TX 75114  
Mortgage Servicer: SERVICEMAC  
Noteholder: AMERIHOM MORTGAGE COMPANY, LLC  
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 29 day of August 2025

*Donna Stockman*

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, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Jamie Dworsky, 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 AUG 29 PM 1:01

LAURA R. HUGHES  
COUNTY CLERK  
BY: 

**NOTICE OF FORECLOSURE SALE  
("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 OF NOTICE:** September 3, 2025

**INSTRUMENT TO BE FORECLOSED:** Deed of Trust ("Deed of Trust")

**DATED:** December 13, 2024

**GRANTOR:** Gerardo Castaneda Fraire & Norma Aracely Martinez Alvarado

**TRUSTEE:** Lendmark Title Agency, LLC

**LENDER:** Southern Hills Property Group, LLC

**CURRENT HOLDER:** Southern Hills Property Group, LLC

**RECORDED IN:** Deed of Trust is recorded under Instrument Number 2024-0038643 of the real property records of Kaufman County, Texas.

**LEGAL DESCRIPTION & PROPERTY TO BE SOLD:** SEE EXHIBIT "A"

**(MORE COMMONLY KNOWN AS: 3075 US 175, KAUFMAN, TEXAS 75142 )**

**OBLIGATION SECURE:** Deed of Trust or Contract Lien executed by Gerardo Castaneda Fraire & Norma Aracely Martinez Alvarado,

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
SEP -3 AM 9:35  
LAURA A. HUGHES  
COUNTY CLERK  
MT

securing the payment of the indebtedness in the original principal amount of \$133,000.00, and obligations therein described including but not limited to (a) the Promissory Note and (b) **any and all modifications, renewals, and extensions of the Promissory Note**. Southern Hills Property Group, LLC, is the current mortgagee of the Promissory Note and Deed of Trust.

**FORECLOSURE SALE:**

**DATE:** October 7, 2025

**TIME:** The earliest time the sale will begin is 1:00 P.M., but not later than three (3) hours after such time

**PLACE:** *THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER, 1902 US HIGHWAY 175, KAUFMAN, TEXAS 75142, OR IF THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA, AT THE AREA MOST RECENTLY DESIGNATED BY THE COUNTY COMMISSIONER'S COURT.*

**TERMS OF SALE:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash; except that the Current Lender/Holder's herein may bid and such bid may be credited against the indebtedness secured by the lien of the Deed of Trust and any and all modifications thereof.

**SUBSTITUTE TRUSTEE(S):** Ashleigh Renfro, AND/OR Joseph Juarez

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Southern Hills Property Group, LLC, the owner and holder of the Note, has requested the Substitute Trustee named herein to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Southern Hills Property Group, LLC's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Southern Hills Property Group, LLC'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, the Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law. If Southern Hills Property Group, LLC, 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 Southern Hills Property Group, LLC. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property. Pursuant to section 51.0075(a) of the Texas Property Code, any Trustee or 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 Trustee.

**THIS INSTRUMENT HEREBY 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.**

**Name and Address of Sender of Notice:**

Renfro Law, PLLC  
By: Ashleigh Renfro  
10226 Midway Road  
Dallas, Texas 75229  
Phone: 972-708-4425  
Fax: 972-521-6413

**Notice Pursuant to Section 51.0025 of the Texas Property Code**


DIA Servicing, LLC, pursuant to a written servicing agreement, represents your Lender,

Southern Hills Property Group, LLC This agreement grants DIA Servicing, LLC, with the authority to service your mortgage loan and to administer, or cause to be administered, any necessary steps or actions related to the potential foreclosure of your property subject to foregoing requirements contained in this letter. DIA Servicing, LLC, has retained Renfro Law, PLLC, to carry out any necessary actions that may be required under all applicable state and federal laws and the services of this law firm are being carried out on behalf of DIA Servicing, LLC, and your Lender, Southern Hills Property Group, LLC Contact information for DIA Servicing, LLC, may be found below:

**DIA Servicing, LLC**  
**10226 Midway Road**  
**Dallas, Texas 75229**

**Phone: 1.844.222.9450 or 972.708.4425**  
**Email: [info@diaservicingtx.com](mailto:info@diaservicingtx.com)**

Renfro Law, PLLC



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By: Ashleigh Renfro  
Attorney/Substitute Trustee  
Texas Bar No. 24093029  
10226 Midway Road  
Dallas, Texas 75229  
Telephone (972) 708-4425  
Fax (972) 521-6413  
[ashleigh@renfrolawtx.com](mailto:ashleigh@renfrolawtx.com)

**CERTIFICATION OF MAILING**

Gerardo Castaneda Fraire  
Norma Aracely Martinez Alvarado  
3075 US 175  
Kaufman, Texas 75142

**DATE SENT: SEPTEMBER 3, 2025**  
**VIA USPS FIRST-CLASS MAIL &**  
**VIA CMRRR # 9589-0710-5270-3367-3352-70**

**BY:** AP

Gerardo Castaneda Fraire  
Norma Aracely Martinez Alvarado  
2850 S. Belt Line Road, Trlr. 5  
Dallas, Texas 75253

**DATE SENT: SEPTEMBER 3, 2025**  
**VIA USPS FIRST-CLASS MAIL &**  
**VIA CMRRR # 9589-0710-5270-3367-3352-87**

**BY:** AP

I HEREBY CERTIFY THAT ON SEPTEMBER 3, 2025, TRUE AND CORRECT COPIES OF THIS DOCUMENT WERE SENT TO THE RECIPIENTS AT THE ADDRESS AND BY THE METHOD(S) DESCRIBED ABOVE.

AP  
Ashleigh Renfro

**EXHIBIT "A"**

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, PART OF THE D. FALCON SURVEY, ABSTRACT NO. 151, KAUFMAN COUNTY, TEXAS, PART OF THAT CERTAIN 23.93 ACRE TRACT CONVEYED TO MOSES CURL AND DOCK WADE BY FRANK GORDON, ET UX ON AUGUST 28, 1950, AND RECORDED IN VOL. 337, PAGE 467, OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT AN IRON ROD FOR CORNER IN THE EAST OR NORTHEAST RIGHT OF WAY LINE OF U.S. HIGHWAY NO. 175 AND BEING N 84 DEG. 11 MIN. 42 SEC. W - 105.49 FT. AND N 22 DEG. 45 MIN. 29 SEC. W - 590.07 FT. FROM THE INTERSECTION OF SAID RIGHT OF WAY LINE WITH THE SOUTHEAST LINE OF THE ABOVE MENTIONED 23.93 ACRE TRACT AND THE SOUTHEAST LINE OF THE D. FALCON SURVEY.

THENCE N 22 DEG. 45 MIN. 29 SEC. W, WITH THE EAST OR NORTHEAST LINE OF SAID U.S. HIGHWAY NO. 175, A DISTANCE OF 449.42 FT. TO AN IRON ROD FOR CORNER.

THENCE N 50 DEG. 59 MIN. 05 SEC. E, A DISTANCE OF 576.25 FT. TO AN IRON ROD FOR CORNER IN THE NORTHEAST LINE OF SAID 23.93 ACRE TRACT AND IN THE NORTHEAST LINE OF THE D. FALCON SURVEY.

THENCE S 43 DEG. 52 MIN. 50 SEC. E, WITH SAID NORTHEAST LINE, A DISTANCE OF 492.42 FT TO AN IRON ROD FOR CORNER.

THENCE S 53 DEG, 54 MIN. 00 SEC. W, A DISTANCE OF 605.49 FT. TO AN IRON ROD FOR CORNER.

THENCE S 62 DEG. 31 MIN. 41 SEC. W, A DISTANCE OF 141.99 FT. TO THE PLACE OF BEGINNING, CONTAINING 7.163 ACRES OF LAND.

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

SAVE AND EXCEPT:

BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, PART OF THE D. FALCON SURVEY, ABSTRACT NO. 151, KAUFMAN COUNTY, TEXAS AND BEING A TRACT OF LAND DESCRIBED IN DEED TO LOTTIE CURL SNEED, BY DEED

RECORDED IN VOLUME 861, PAGE 761, DEED RECORDS, KAUFMAN COUNTY, TEXAS, (D.R.K.C.T.) AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

COMMENCING AT A 1/2 INCH IRON ROD FOUND FOR CORNER, SAID CORNER BEING IN THE NORTHWEST LINE OF E. HIGHWAY 175 AND BEING AT THE WEST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO COLD TEX REFRIGERATION, LLC, BY DEED RECORDED IN VOLUME 5840, PAGE 365, (D.R.K.C.T.);

THENCE NORTH 24 DEGREES 28 MINUTES 53 SECONDS WEST, WITH THE NORTHWEST LINE OF SAID E. HIGHWAY 175, A DISTANCE OF 147.10 FEET TO A 1/2 INCH YELLOW CAPPED IRON ROD SET FOR CORNER, SAID POINT BEING THE SOUTH CORNER OF THAT TRACT HEREIN DESCRIBED;

THENCE NORTH 24 DEGREES 28 MINUTES 53 SECONDS WEST, WITH THE NORTHWEST LINE OF SAID E. HIGHWAY 175, A DISTANCE OF 301.71 FEET TO A POINT FOR CORNER, SAID CORNER BEING AT THE EAST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO GARY BYRD AND CHRISTI HART-BYRD, BY DEED RECORDED IN VOLUME 3871, PAGE 328, (D.R.K.C.T.) FROM WHICH A 1/2 INCH IRON ROD FOUND BEARS NORTH 55 DEGREES 33 MINUTES 07 SECONDS EAST, 2.36 FEET FOR REFERENCE;

THENCE NORTH 49 DEGREES 26 MINUTES 42 SECONDS EAST, WITH THE SOUTHWEST LINE OF SAID BYRD TRACT, A DISTANCE OF 578.04 FEET TO A 1/2 INCH YELLOW CAPPED IRON ROD SET FOR CORNER, SAID CORNER BEING AT THE WEST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO GARY BYRD AND CHRISTI HART-BYRD, BY DEED RECORDED IN VOLUME 5571, PAGE 367, (D.R.K.C.T.);

THENCE SOUTH 45 DEGREES 22 MINUTES 10 SECONDS EAST, WITH THE SOUTHWEST LINE OF SAID BYRD TRACT, A DISTANCE OF 492.42 FEET TO A 1/2 INCH YELLOW CAPPED IRON ROD SET FOR CORNER;

THENCE SOUTH 52 DEGREES 22 MINUTES 03 SECONDS WEST, A DISTANCE OF 557.22 FEET TO A 1/2 INCH YELLOW CAPPED IRON ROD SET FOR CORNER, SAID CORNER BEING IN THE NORTH LINE OF THE AFORESAID COLD TEX TRACT;

THENCE NORTH 54 DEGREES 14 MINUTES 43 SECONDS WEST, A DISTANCE OF 144.53 FEET TO A 1/2 INCH YELLOW CAPPED IRON ROD SET FOR CORNER;

THENCE SOUTH 65 DEGREES 19 MINUTES 53 SECONDS WEST, A DISTANCE OF 116.66 FEET TO THE POINT OF BEGINNING AND CONTAINING 290,641 SQUARE FEET OR 6.67 ACRES OF LAND, MORE OR LESS.

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

## 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 A PART OF BLOCK 36, 37, 27 OF SNOW'S FIRST ADDITION, AN UNRECORDED ADDITION, SITUATED IN THE C. A. LOVEJOY SURVEY, ABSTRACT NO. 303, KAUFMAN COUNTY, TEXAS. BEING A PORTION OF A TRACT OF LAND DESCRIBED IN DEED TO STEVEN WAYNE ELZNER, RECORDED IN CLERK'S FILE NO. 2019-0000205 DEED RECORDS KAUFMAN COUNTY, TEXAS (D.R.K.C.T.), AND BEING MORE PARTICULARLY DESCRIBED AS A METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 3/8 INCH IRON ROD FOUND FOR CORNER IN THE NORTH LINE OF WEST 4TH STREET, AND BEING THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO MATTHEW R. KING AND ROBIN R. KING, RECORDED IN CLERK'S FILE NO. 2018-0002250, (D.R.K.C.T.);

THENCE NORTH 00 DEGREES 10 MINUTES 15 SECONDS WEST, A DISTANCE OF 225.26 FEET TO A 1/2 INCH IRON PIPE FOUND FOR CORNER, BEING THE NORTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO TFP APARTMENTS LLC, RECORDED IN CLERK'S FILE NO. 20200022201 (D.R.K.C.T.),

THENCE NORTH 89 DEGREES 49 MINUTES 45 SECONDS EAST, A DISTANCE OF 15.00 FEET TO A POINT FOR CORNER, BEING AN "ELL" CORNER OF SAID SMITH TRACT, FROM WHICH A FENCE POST FOUND FOR REFERENCE BEARS SOUTH 03 DEGREES 33 MINUTES 27 SECONDS EAST A DISTANCE OF 0.46 FEET;

THENCE SOUTH 00 DEGREES 10 MINUTES 11 SECONDS EAST, A DISTANCE OF 99.50 FEET TO A 1/2 INCH YELLOW-CAPPED IRON ROD SET FOR CORNER IN THE NORTH LINE OF WEST 4TH STREET, AND BEING THE SOUTHWEST CORNER OF SAID SMITH TRACT;

THENCE SOUTH 89 DEGREES 02 MINUTES 56 SECONDS WEST, A DISTANCE OF 40.52 FEET TO A 1/2 INCH YELLOW-CAPPED IRON ROD SET FOR CORNER, BEING THE SOUTHEAST CORNER OF THE REMAINDER OF SAID ELZNER TRACT;

THENCE NORTH 00 DEGREES 10 MINUTES 15 SECONDS, A DISTANCE OF 225.25 FEET TO A 1/2 INCH YELLOW-CAPPED IRON ROD SET FOR CORNER IN THE SOUTH LINE OF A TRACT OF LAND DESCRIBED IN DEED TO LINDA M. ELZNER, FORMERLY LINDA ELZNER CRUZ, RECORDED IN VOLUME 1377, PAGE 253 (D.R.K.C.T.), AND BEING THE NORTHEAST CORNER OF SAID REMAINDER TRACT;

THENCE NORTH 89 DEGREES 04 MINUTES 27 SECONDS EAST, A DISTANCE OF 25.52 FEET TO THE PLACE OF BEGINNING AND CONTAINING 8,006 SQUARE FEET OR 0.18 ACRES OF LAND.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 03/10/2023 and recorded in Book 8008 Page 274 Document 2023-0006572 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: 10/07/2025

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 MASSTOCK HOLDINGS LLC, provides that it secures the payment of the indebtedness in the original principal amount of \$137,250.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Metropolitan Tower Life Insurance Company is the current mortgagee of the note and deed of trust and FAY SERVICING, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is Metropolitan Tower Life Insurance Company c/o FAY SERVICING, LLC, 425 S. Financial Place, Suite 2000, Chicago, IL 60605 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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 SEP -4 AM 8:22  
BY: LAURA A. HUGHES  
COUNTY CLERK

I am Randy Parker 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 9-11-05 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.

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**KAUFMAN County**

**Deed of Trust Dated:** May 5, 2022

**Amount:** \$418,912.00

**Grantor(s):** ANGELA HINSON and JONATHAN HINSON

**Original Mortgagee:** HIGHLAND HOME LOANS, LLC.

**Current Mortgagee:** PNC BANK, NATIONAL ASSOCIATION

**Mortgagee Address:** PNC BANK, NATIONAL ASSOCIATION, 3232 Newmark Drive, Miamisburg, OH 45342

**Recording Information:** Document No. 2022-0017753

**Legal Description:** LOT 48, BLOCK 21, OF HEARTLAND PHASE 11, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 482, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

**Date of Sale:** **October 7, 2025** between the hours of 10:00 AM and 1:00 PM.

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

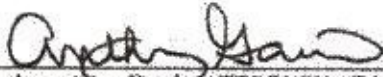
**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the KAUFMAN County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court,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

MATTHEW HANSEN OR BRUCE MILLER, DAVID RAY, THOMAS LESTER, ASHLEE LUNA, KINNEY LESTER, RAMIRO CUEVAS, TERRY WATERS, JOSHUA SANDERS, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, CONRAD WALLACE, CINDY DANIEL, JIM O'BRYANT, RANDY DANIEL, BRENDA WIGGS, GUY WIGGS, DENISE BOERNER, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, JACK BECKMAN, KATHY ARRINGTON, JEFF BENTON, JAMIE DWORSKY, MICHELLE SCHWARTZ, BRIAN HOOPER, MIKE JANSTA, MIKE HAYWARD, ANGELA ANDERSON, JAY JACOBS, PATRICK ZWIERS, SHAWN SCHILLER, DARLA BOETTCHER, TONYA WASHINGTON, MISTY MCMILLAN, TIONNA HADNOT, AUCTION.COM LLC, TEJAS CORPORATE SERVICES, LLC, XOME INC. have been appointed as Substitute Trustee(s), ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

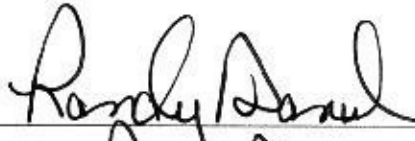
**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever,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

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice.**

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




**Anthony Aban Garcia, ATTORNEY AT LAW**  
HUGHES, WATTERS & ASKANASE, L.L.P.  
1201 Louisiana, SUITE 2800  
Houston, Texas 77002  
Reference: 2025-002925



Printed Name: Randy Daniel

c/o Auction.com, LLC  
1 Mauchly  
Irvine, California 92618

BY:   
LAURA A. HUGHES  
COUNTY CLERK

2025 SEP -4 AM 8:23

FILED FOR RECORD  
KAUFMAN CO. TEXAS

**NOTICE OF TRUSTEE'S SALE**

2025 SEP -4 AM 8: 24

**DEED OF TRUST INFORMATION:**

<b>Grantor(s)</b>	Larry T. Swann and Erin Swann	<b>Deed of Trust Date</b>	August 2022
<b>Original Mortgagee</b>	Credit Union of Texas	<b>Original Principal</b>	\$150,000.00
<b>Recording Information</b>	Instrument #: 2022-0030640 Book #: 7758 Page #: 525 in Kaufman County, Texas	<b>Original Trustee</b>	V. Eric Pointer
<b>Property Address</b>	9720 Bluebonnet Drive, Scurry, TX 75158	<b>Property County</b>	Kaufman

LAURA S. HUGHES  
COUNTY CLERK



**MORTGAGE SERVICER INFORMATION:**

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

**SALE INFORMATION:**

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

**PROPERTY INFORMATION:**

**Legal Description as per the Deed of Trust:**  
**ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, PART OF THE A. CHERINO SURVEY, ABSTRACT NO. 81, KAUFMAN COUNTY, TEXAS, PART OF TRACT NO. 82, OF SILVER CREEK ESTATES SUBDIVISION AS SHOWN BY PLAT OF SAME RECORDED IN CABINET 1, PAGE 658 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO-WIT:**  
**BEGINNING AT A POINT FOR CORNER AT THE NORTH CORNER OF THE ABOVE MENTIONED TRACT NO. 82 AND BEING IN THE CENTERLINE OF BLUEBONNET DRIVE, A 60.00 FT. ROAD, FROM WHICH AN IRON ROD BEARS S. 38 DEGREES 09' 59" E- 30.00 FT.;**  
**THENCE S 38 DEGREES 09' 59" E, WITH THE NORTHEAST LINE OF SAID TRACT NO. 82 A DISTANCE OF 1044.70 FT. TO AN IRON ROD AT THE EAST CORNER OF SAME;**  
**THENCE S 46 DEGREES 22' 42" W, WITH THE SOUTHEAST LINE OF SAID TRACT NO. 82 A DISTANCE OF 245.00 FT TO AN IRON ROD FOR CORNER;**  
**THENCE N 34 DEGREES 42' 40" W, A DISTANCE OF 1069.94 FT. TO A POINT FOR CORNER IN THE NORTHWEST LINE OF SAID TRACT NO. 82 AND IN THE CENTERLINE OF BLUEBONNET. DRIVE, FROM WHICH AN IRON ROD BEARS S. 34 DEGREES 42' 40" E- 36.06 FT.;**  
**THENCE N 51 DEGREES 50' 01" E, WITH SAID NORTHWEST LINE AND WITH SAID CENTERLINE, A DISTANCE OF 179.41 FT. TO THE PLACE OF BEGINNING, CONTAINING 5.124 ACRES OF LAND, OF WHICH 0.124 OF AN ACRE IS WITHIN THE ABOVE MENTIONED BLUEBONNET DRIVE.**

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

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

## NOTICE OF TRUSTEE'S SALE

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

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

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

Pursuant to the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

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

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

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

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

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

Dated September 2, 2025.

/s/ Selim H. Taherzadeh

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

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



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

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

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

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

IT IS THEREFORE ORDERED that:

1. Credit Union of Texas, together with its successors and assigns, is hereby authorized to serve Notice of Sale on each Respondent and may proceed with a foreclosure sale in accordance with the security agreement and Texas Property Code Section 51.002 concerning the property with a commonly known mailing address of 9720 Bluebonnet Drive, Scurry, TX 75158 and legal description as described in the Real Property Records of Kaufman County, Texas as follows:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, PART OF THE A. CHERINO SURVEY, ABSTRACT NO. 81, KAUFMAN COUNTY, TEXAS, PART OF TRACT NO. 82, OF SILVER CREEK ESTATES SUBDIVISION AS SHOWN BY PLAT OF SAME RECORDED IN CABINET 1, PAGE 658 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A POINT FOR CORNER AT THE NORTH CORNER OF THE ABOVE MENTIONED TRACT NO. 82 AND BEING IN THE CENTERLINE OF BLUEBONNET DRIVE, A 60.00 FT. ROAD, FROM WHICH AN IRON ROD BEARS S. 38 DEGREES 09' 59" E- 30.00 FT.;

THENCE S 38 DEGREES 09' 59" E, WITH THE NORTHEAST LINE OF SAID TRACT NO. 82 A DISTANCE OF 1044.70 FT. TO AN IRON ROD AT THE EAST CORNER OF SAME;  
THENCE S 46 DEGREES 22' 42" W, WITH THE SOUTHEAST LINE OF SAID TRACT NO. 82 A DISTANCE OF 245.00 FT TO AN IRON ROD FOR CORNER;  
THENCE N 34 DEGREES 42' 40" W, A DISTANCE OF 1069.94 FT. TO A POINT FOR CORNER IN THE NORTHWEST LINE OF SAID TRACT NO. 82 AND IN THE CENTERLINE OF BLUEBONNET. DRIVE, FROM WHICH AN IRON ROD BEARS S. 34 DEGREES 42' 40" E- 36.06 FT.;

THENCE N 51 DEGREES 50' 01" E, WITH SAID NORTHWEST LINE AND WITH SAID CENTERLINE, A DISTANCE OF 179.41 FT. TO THE PLACE OF BEGINNING, CONTAINING 5.124 ACRES OF LAND, OF WHICH 0.124 OF AN ACRE IS WITHIN THE ABOVE MENTIONED BLUEBONNET DRIVE.

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

Erin Swann  
9720 Bluebonnet Drive  
Scurry, TX 75158

Larry T. Swann  
9720 Bluebonnet Drive  
Scurry, TX 75158

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

Instrument #: 2022-0030640 Book #: 7758 Page #: 525 in the Real Property Records of Kaufman County, Texas.

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

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

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

Signed, this \_\_\_\_ day of 1/28/2025, 2025.

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

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

A

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 SEP -4 AM 8:50

LAURA A. HUGHES  
COUNTY CLERK

BY: LF  
DEPUTY

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Auction.com, LLC  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

I115801

TS No TX05000070-25-1

APN 200479 | 0038280010000600970

TO No 250450890-TX-RWI

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, on February 26, 2020, RICKY CROUCH AND VICKI CROUCH, HUSBAND AND WIFE 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., its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$249,903.00, payable to the order of Nationstar Mortgage LLC as current Beneficiary, which Deed of Trust recorded on February 27, 2020 as Document No. 2020-0005328 in Book 6315, on Page 424 in Kaufman County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 200479 | 0038280010000600970

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 **Auction.com, LLC** 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 **Nationstar Mortgage LLC**, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

TS No TX05000070-25-1

APN 200479 | 0038280010000600970

TO No 250450890-TX-RW1

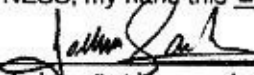
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, October 7, 2025 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142, or in the area designated by the Commissioner's Court.**

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

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

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

WITNESS, my hand this 29th day of August, 2025.

  
By: Joshua Sanders on behalf of Auction.com, LLC  
Substitute Trustee(s)

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

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

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

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

TS No TX05000070-25-1

APN 200479 | 0038280010000600970

TO No 250450890-TX-RWI

**EXHIBIT "A"**

LOT 6, BLOCK J, OF TRAVIS RANCH PHASE 3C-1, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 437 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND UNDER CLERK'S DOCUMENT NO. 2018-0023651 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.

A

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 SEP 11 AM 9:17

LAURA A. HUGHES  
COUNTY CLERK

LF

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

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

**INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION**

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

Deed of Trust executed by Quintius Smith, an unmarried man securing payment of the indebtedness in the original principal amount of \$339,662.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Quintius Smith. Arvest Bank is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Arvest Bank F/K/A Arvest Central Mortgage Company is acting as the Mortgage Servicer for the Mortgagee. Arvest Bank F/K/A Arvest Central Mortgage Company, is representing the Mortgagee, whose address is: 500 Broadway St, Little Rock, AR 72201.

**Legal Description:**

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

**SALE INFORMATION**

**Date of Sale: 10/07/2025**

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

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

**TERMS OF SALE**

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

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



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

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

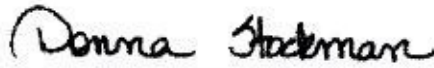
**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I **HEREBY APPOINT AND DESIGNATE Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.**

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

Executed on September 8, 2025.

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

Posted and filed by:



Printed Name: Donna Stockman

C&M No. 44-25-02114

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 SEP 11 AM 8:16

LAURA A. HUGHES  
COUNTY CLERK

**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: September 8, 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 HOME 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 10/7/2025, the foreclosure sale will be conducted in Kaufman County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 11:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

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

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

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



Matter No.: 133051-TX

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

**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:** 05/22/2020  
**Grantor(s):** ERNESTO DIAZ-VELAZQUEZ AND JANI VERA BREA, HUSBAND AND WIFE  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR TOWN SQUARE MORTGAGE AND INVESTMENTS INC. DBA TOWN SQUARE MORTGAGE, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$183,612.00  
**Recording Information:** Book 6417 Page 310 Instrument 2020-0013640  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 412 FORESTWOOD DR, FORNEY, TX 75126

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 7th day of October, 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 L.L.C, 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 L.L.C, 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 SEP 11 AM 11:13  
LAURA A. HUGHES  
COUNTY CLERK  
BY: 

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

**Substitute Trustee(s):** Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act

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

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

**Certificate of Posting**

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 9-11-05 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 5, BLOCK 1, OF SOUTH LAKE ESTATES NO. 2, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 303, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE

**Date:** September 12, 2025

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

**Mortgagee:** Robert F Martin, As Trustee for Kaufman County Land Trust

**Mortgagee's Address:** PO Box 2750, Rowlett TX 75030

**Note:** Note dated October 3, 2024 in the amount of \$294,900.00

**Deed of Trust:**

**Date:** October 3, 2024

**Grantor:** Mayra Alejandra Galaviz

**Mortgagee:** Robert Martin, as Trustee for MMXXI Texas Income Trust

**Recording Information:** Recorded in Document No. 2024-0031094 dated October 4, 2024

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

**County:** Kaufman

**Date of Sale:** (first Tuesday of month) October 7, 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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 SEP 15 AM 8:55  
LAURA A. HUGHES  
COUNTY CLERK  
BY: 

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

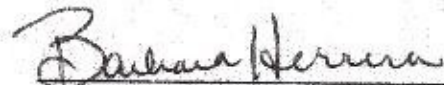
In accordance with Texas Property Code 51.0076, the undersigned agent for the mortgage servicer has named and appointed, and by those prospects does name and appoint the following as Substitute Trustee to act under and by virtue of said Deed of Trust.

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 October 07, 2025 between Ten o'clock am and One o'clock pm and beginning not earlier than 10:00 am or not later than three hours thereafter, the Substitute Trustee will sell the property by public auction to the highest bidder for cash "AS IS" at the place and date specified. This sale will be conducted pursuant to Section 51.002 and Section 51.016 of the Texas Property Code.

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



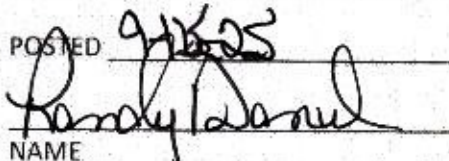
Barbara Herrera, Loss Mitigation,  
SecureNet Services, LLC, Mortgage  
Servicer

CERTIFICATE OF POSTING

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

POSTED

NAME

9/16/25  


AS SUBSTITUTE TRUSTEE

## EXHIBIT "A"

All that certain lot, tract or parcel of land situated within the Andrew J. Martin Survey, Abstract No. 347, Kaufman County, Texas, same being a part of that tract of land to Kaufman County Land Trust in Volume 8501, Page 263, Official Public Records of Kaufman County, Texas, and being more particularly described as follows:

BEGINNING at a "ELS" capped steel rod found for the southeasterly most corner of said Kaufman County Land Trust tract;

THENCE North 89 degrees 09 minutes 19 seconds West, with the south line of said Kaufman County Land Trust tract, passing a "ELS" capped steel rod found at 879.47 feet, in all 899.52 feet to a mag nail found for corner within County Road No. 4051;

THENCE North 00 degrees 12 minutes 11 seconds East, with the west line of said Kaufman County Land Trust tract and within County Road No. 4051, 75.00 feet to a point for corner;

THENCE South 89 degrees 09 minutes 19 seconds East, 419.00 feet to a point for corner;

THENCE North 00 degrees 12 minutes 11 seconds East, 704.39 feet to a point for corner;

THENCE South 86 degrees 29 minutes 03 seconds East, 125.55 feet to a point for corner;

THENCE North 03 degrees 14 minutes 27 seconds East, 238.49 feet to a point for corner;

THENCE South 87 degrees 19 minutes 40 seconds East, 357.56 feet to a point for corner;

THENCE South 01 degrees 03 minutes 04 seconds West, with the east line of said Kaufman County Land Trust tract, 197.80 feet to a "5244" capped steel rod found for corner,

THENCE South 01 degrees 02 minutes 41 seconds West, with the east line of said Kaufman County Land Trust tract, 802.57 feet to the POINT OF BEGINNING and containing 11.30 acres of land.

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

For Informational Purposes Only:  
 Property Type: Single Family Residence  
 Address: 000 CR 4051 Lot 11 Kemp, TX 75143  
 County: Kaufman

2025 SEP 15 AM 8:07

LAURA A. HUGHES  
COUNTY CLERK

BY: LE  
DEPUTY

## NOTICE OF FORECLOSURE SALE

### Deed of Trust:

Dated: January 27, 2025  
Grantor: THE SANCTUARY OF GRACE, a Texas Nonprofit Corporation  
Trustee: Matthew C. Aycock  
Lender: M.R. CAVENEE, LTD, a Texas Limited Liability Partnership, as to an undivided 54.34% interest and CJK LENDING, LLC, a Texas Limited Liability Company, as to an undivided 45.66% interest  
Loan Servicer: CONRAD PROPERTIES, LLC, a Texas Limited Liability Company  
Recorded in: Instrument No. 2025-0003238; Vol. 8843, P. 253 recorded on February 3, 2025, in the official Real Property (Deed) Records of KAUFMAN County, Texas  
Secures: Promissory Note ("Note") dated January 27, 2025, in the original principal amount of \$219,000.00, executed by Jackie T. Lewis, Authorized Signer for THE SANCTUARY OF GRACE, a Texas Nonprofit Corporation ("Borrower") and payable to the order of Lender  
Maturity Date: July 27, 2025

### Legal Description:

ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND, PART OF THE CHARLES ASKINS SURVEY, ABSTRACT NO. 2, KAUFMAN COUNTY, TEXAS, PART OF THAT CERTAIN CALLED 71.2 ACRE TRACT SAVE AND EXCEPT 19.0 ACRES CONVEYED TO JIMMIE D. DAVIS, ET UX BY D.G. COUNCIL ON NOVEMBER 16, 1979, AND RECORDED IN VOLUME 667, PAGE 791, OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS IN THE ATTACHED EXHIBIT "A"; and more commonly known as 0 CR 151, Kaufman, Texas 75142

### FORECLOSURE SALE:

Date: **Tuesday, October 7, 2025**  
Time: The sale of the Property will be held between the hours of **11:00 a.m. and 2:00 p.m.** local time; the earliest time at which the Foreclosure Sale will begin is **11:00 a.m.** and not later than three hours thereafter.  
Place: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, IS DESIGNATED AS THE APPROPRIATE SITE FOR ALL



FORECLOSURE SALES AND AUCTIONS, OR IF THE PRECEDING SITE/AREA IS NO LONGER THE DESIGNATED SITE/AREA, AT THE SITE/AREA MOST RECENTLY DESIGNATED BY THE KAUFMAN COUNTY COMMISSIONERS COURT.

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

**Substitute Trustee:** Bennett M. Wyse, Ted Gambordella, Andrew Bui, ServiceLink Agency Sales and Posting, LLC, including: Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, and/or Angela Cooper.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, or its Loan Servicer, 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, or Loan Servicer'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 or Loan Servicer passes the Foreclosure Sale, then 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, or Loan Servicer. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for

under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

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

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

**SUBSTITUTE TRUSTEE:**



---

**Bennett M. Wyse, Substitute Trustee**

Texas State Bar No. 24008315

**PRATT AYCOCK, LTD.**

5910 N. Central Expwy, Suite 920

Dallas, Texas 75206

Office Tele: 469-807-3043

Alt. Tele: 214-473-5551

Email: [bwyse@prattaycock.com](mailto:bwyse@prattaycock.com)

**EXHIBIT "A"**

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, PART OF THE CHARLES ASKINS SURVEY, ABSTRACT NO. 2, KAUFMAN COUNTY, TEXAS, PART OF THAT CERTAIN CALLED 71.2 ACRE TRACT SAVE AND EXCEPT 19.0 ACRES CONVEYED TO JIMMIE D. DAVIS, ET UX BY D.G. COUNCIL ON NOVEMBER 16, 1979 AND RECORDED IN VOLUME 667, PAGE 791 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A 1/2" IRON ROD FOR CORNER AT THE NORTH CORNER OF THE ABOVE MENTIONED TRACT AND BEING IN THE WEST LINE OF A COUNTY ROAD;

THENCE SOUTH 19° 58' 33" EAST, WITH THE NORTHEAST LINE OF SAID TRACT AND WITH THE WEST LINE OF A COUNTY ROAD, A DISTANCE OF 702.14 FEET TO A 1/2" IRON ROD AT THE NORTH CORNER OF A CERTAIN 7.0 ACRE TRACT;

THENCE SOUTH 70° 01' 27" WEST, WITH THE NORTHWEST LINE OF SAID 7.0 ACRE TRACT, A DISTANCE OF 444.09 FEET TO THE 1/2" IRON ROD AT THE NORTHERLY WEST CORNER OF SAME;

THENCE SOUTH 16° 02' 33" WEST, WITH THE WEST LINE OF SAID 7.0 ACRE TRACT, A DISTANCE OF 834.18 FEET TO A 1/2" IRON ROD FOR CORNER;

THENCE SOUTH 48° 35' 21" EAST, A DISTANCE OF 74.75 FEET TO A 1/2" IRON ROD AT THE SOUTH CORNER OF SAID 7.0 ACRE TRACT AND BEING IN THE NORTHERLY SOUTHEAST LINE OF THE ABOVE MENTIONED 71.2 ACRE TRACT; THENCE SOUTH 41° 24' 39" WEST, A DISTANCE OF 99.60 FEET TO A 1/2" IRON ROD FOR CORNER; THENCE SOUTH 12° 07' 11" EAST, A DISTANCE OF 434.69 FEET TO A 1/2" IRON ROD AT A FENCE CORNER;

THENCE IN A SOUTHERLY DIRECTION WITH A FENCE LINE AS FOLLOWS:  
NORTH 77° 26' 05" WEST - 141.38 FEET, NORTH 87° 44' 13" WEST - 68.13 FEET,  
SOUTH 80° 31' 07" WEST - 48.87 FEET, SOUTH 68° 21' 33" WEST - 52.32 FEET,  
SOUTH 63° 21' 05" WEST - 38.22 FEET, SOUTH 54° 52' 47" WEST - 91.65 FEET,  
SOUTH 47° 27' 51" WEST - 111.85 FEET, SOUTH 39° 17' 12" WEST - 40.19 FEET,  
SOUTH 28° 19' 27" WEST - 19.16 FEET, SOUTH 17° 39' 04" WEST - 91.54 FEET,  
SOUTH 16° 07' 37" WEST - 304.37 FEET, SOUTH 14° 40' 07" WEST - 138.70 FEET,  
AND  
SOUTH 9° 49' 59" WEST - 157.37 FEET TO A 1/2" IRON ROD FOR CORNER;

THENCE SOUTH 44° 51' 14" WEST, WITH THE SOUTHERLY SOUTHEAST LINE OF THE ABOVE MENTIONED 71.2 ACRE TRACT, A DISTANCE OF 654.33 FEET TO A 1/2" IRON ROD AT THE SOUTH CORNER OF SAME;

**THENCE NORTH 50° 41' 56" WEST, A DISTANCE OF 290.13 FEET TO A 1/2" IRON ROD FOR CORNER; THENCE NORTH 41° 19' 35" EAST, A DISTANCE OF 799.83 FEET TO A 1/2" IRON ROD FOR CORNER;**

**THENCE NORTH 13° 54' 43" WEST, A DISTANCE OF 966.88 FEET TO A 1/2" IRON ROD AT THE NORTHERLY WEST CORNER OF THE ABOVE MENTIONED 71.2 ACRE TRACT LESS 19.0 ACRES;**

**THENCE NORTH 39° 02' 09" EAST, WITH THE NORTHWEST LINE OF SAID TRACT A DISTANCE OF 893.56 FEET TO A 1/2" IRON ROD FOR CORNER;**

**THENCE NORTH 38° 49' 26" EAST, CONTINUING WITH SAID NORTHWEST LINE, A DISTANCE OF 1367.65 FEET TO THE PLACE OF BEGINNING, CONTAINING 43.850 ACRES OF LAND, MORE OR LESS, ACCORDING TO A SURVEY MADE ON THE GROUND BY GARY SJERVEN, REGISTERED PUBLIC SURVEYOR NO. 1693, AND CERTIFIED TO ON MAY 8, 1984.**

And, more commonly known as: **0 County Rd 151, Kaufman, Texas 75142.**

**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: October 07, 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 29, 2022 and recorded in Document INSTRUMENT NO. 2022-0029794 real property records of KAUFMAN County, Texas, with KIMBERLY MITCHELL AND RONALD MITCHELL, 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 KIMBERLY MITCHELL AND RONALD MITCHELL, WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$346,836.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, 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. PENNYMAC LOAN SERVICES, L.L.C, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PENNYMAC LOAN SERVICES, LLC  
3043 TOWNSGATE ROAD  
SUITE 200  
WESTLAKE VILLAGE, CA 91361

FILED FOR RECORDS  
KAUFMAN CO. TEXAS  
2025 SEP 15 AM 9:50  
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 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 9-15-25 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: 9-15-25

4215 LONG DR  
FORNEY, TX 75126

00000010570745

00000010570745

KAUFMAN

**EXHIBIT "A"**

LOT 4, BLOCK "J", OF LAKEWOOD TRAILS ADDITION, PHASE TWO, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 697, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 SEP 16 PM 2:07

LAURA A. HUGHES  
COUNTY CLERK

BY: LF  
DEPUTY

**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, October 7, 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)

WITNESS my hand this 15 day of September, 2025

HEATH GOLF & YACHT CLUB HOA, INC.

By: [Signature]  
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 11 day of September, 2025, at the Kaufman County Courthouse in Kaufman, Texas.

[Signature]

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 SEP 16 PM 2:07

LAURA A. HUGHES  
COUNTY CLERK  
BY: LF  
DEPUTY

**NOTICE OF ASSESSMENT LIEN SALE**

STATE OF TEXAS §

COUNTY OF KAUFMAN §

WHEREAS, on or about June 18, 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 Terry Nelson, Jr. and Moneik Moshun Nelson, the present owners of said real property, to The Villages of Fox Hollow Homeowners' Association, Inc. (the "Association"); and

WHEREAS, the said Terry Nelson, Jr. and Moneik Moshun Nelson 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, October 7, 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 9, Block T, Final Plat of Fox Hollow Phase 2A, an Addition to the City of Forney, Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Page 608, Map and/or Plat Records, Kaufman County, Texas. (165 Katherine Drive)

WITNESS my hand this 7<sup>th</sup> day of August, 2025

THE VILLAGES OF FOX HOLLOW  
HOMEOWNERS' ASSOCIATION, INC.

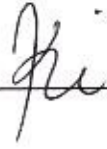
By: Jason R. Reed  
Jason R. Reed, Substitute Trustee  
Riddle & Williams, P.C.  
3811 Turtle Creek Blvd, Suite 500  
Dallas, Texas 75219

The within notice was posted by me on the 16 day of September, 2025, at the Kaufman County Courthouse in Kaufman, Texas.

Ri

Terry Nelson  
Jr.  
Moneik Moshun Nelson  
August 6, 2025  
Page 4

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A handwritten signature in cursive script, appearing to be 'Terry Nelson Jr.', is written over a horizontal line.

CAUSE NO. 118519-489

IN RE: ORDER FOR FORECLOSURE § IN THE DISTRICT COURT OF  
CONCERNING §  
§  
165 Katherine Drive § KAUFMAN COUNTY, TEXAS  
Forney, TX 75126 §  
§  
UNDER TEX. R. CIV. PROC. 736 §  
§  
AND TERRY NELSON, JR. AND §  
MONEIK MOSHUN NELSON §  
ORDER FOR FORECLOSURE

On September 26, 2024, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action was presented to the Court. **The Villages of Fox Hollow Homeowners' Association, Inc.** (the "Association"), Petitioner herein, seeks an order pursuant to Tex. R. Civ. Proc. 736 to foreclose the Association's assessment lien against 165 Katherine Drive, Forney, Texas 75126, and further described as follows:

Lot 9, Block T, Final Plat of Fox Hollow Phase 2A, an Addition to the City of Forney, Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Page 608, Map and/or Plat Records, Kaufman County, Texas. (165 Katherine Drive) (hereinafter the "Property").

The Court finds that the Association's Application for Foreclosure complies with Rule 736.1 of the Tex. R. Civ. Proc. and was properly served in accordance with Rule 736.4 of the Tex. R. Civ. Proc. The Court further finds that Respondents have 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:

Terry Nelson, Jr.  
165 Katherine Drive  
Forney, Texas 75126

Moneik Moshun Nelson  
165 Katherine Drive  
Forney, Texas 75126

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

1. This proceeding is brought in the county in which all or part of the real property encumbered by the lien sought to be foreclosed is located.
2. The Association is governed by the Declaration of Covenants, Conditions and Restrictions for The Villages of Fox Hollow (the "Declaration"), as corrected and supplemented from time to time.
3. The Property is subject to and governed by the Declaration.
4. By virtue of 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 III of the Declaration.
5. Article III, Section 3.8 of the Declaration creates an assessment lien against the Property to secure payment of assessments and other charges pursuant to Tex. R. Civ. Proc. 735.1(c) and Tex. Prop. Code 209.0092.
6. Article III, Section 3.10 of the Declaration further provides that the Association may foreclose its assessment lien by appropriate judicial or non-judicial proceedings.
7. During the period of Respondents' ownership, Respondents have been assessed

maintenance fees in a non-discriminatory manner based on Respondents' ownership of the Property.

8. Article III, Section 3.10 of the Declaration and Texas Property Code 5.006 provide for recovery of attorney's fees and expenses incurred in the collection of delinquent assessments.
9. As of September 18, 2024, Respondents are 20 months in default in his/her obligations to the Association for a total of Two Thousand Six Hundred and Twenty Two Dollars and Sixty One Cents (\$2,622.61).
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 April 18, 2024.
11. A Notice of Lien was filed on or about June 18, 2024 at Instrument No. 2024-0018675 in the office of the County Clerk of KAUFMAN, Texas, and Respondents were notified of same by letter dated June 17, 2024.
12. The Association afforded Respondents thirty (30) days to cure the default pursuant to the June 17, 2024 letter, and such opportunity to cure the default has expired.
13. Prior to filing this Application, the Association performed all actions required under applicable law and the terms of the Declaration required prior to foreclosing the Association's assessment lien against the Property.


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

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

**IT IS FURTHER ORDERED** that the Association shall send 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 4/1/2025

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

### Automated Certificate of eService

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

Lorena Salas on behalf of Jason Reed  
Bar No. 24043887  
lsalas@riddleandwilliams.com  
Envelope ID: 97730710  
Filing Code Description: Proposed Order  
Filing Description: Proposed Order for Foreclosure  
Status as of 4/1/2025 12:25 PM CST

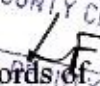
#### Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Lindsay LaMothe		llamothe@riddleandwilliams.com	2/24/2025 3:39:24 PM	SENT
Laura Light		llight@riddleandwilliams.com	2/24/2025 3:39:24 PM	SENT

**NOTICE OF ASSESSMENT LIEN SALE**

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 SEP 16 PM 2:07

STATE OF TEXAS                   §  
                                                 §  
COUNTY OF KAUFMAN           §

LAURA A. HUGHES  
COUNTY CLERK  
BY: 

WHEREAS, on or about May 2, 2024, a Notice of Lien was filed in the Deed Records of Kaufman County, Texas, covering the real property herein described concerning default in the payment of the indebtedness owing by Carl F. Hess, II, the present owner of said real property, to The Villages of Fox Hollow Homeowners' Association, Inc. (the "Association"); and

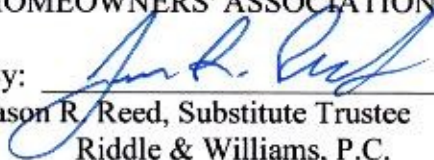
WHEREAS, the said Carl F. Hess, II has continued to default in the payment of her indebtedness to the Association and the same is now wholly due, and the Association, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of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

NOW, THEREFORE, notice is hereby given that on **Tuesday, October 7, 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 K, Fox Hollow PH 1, an Addition to the City of Forney, Kaufman County, Texas according to the Amended Plat thereof, recorded in Kaufman County, Texas and with a common address of 213 Fox Hollow Blvd Forney, TX 75126 (213 Fox Hollow Boulevard)

WITNESS my hand this 28<sup>th</sup> day of August, 2025

THE VILLAGES OF FOX HOLLOW  
HOMEOWNERS' ASSOCIATION, INC.  
By:   
Jason R. Reed, Substitute Trustee  
Riddle & Williams, P.C.  
3811 Turtle Creek Blvd, Suite 500  
Dallas, Texas 75219

The within notice was posted by me on the 11 day of September, 2025, at the Kaufman County Courthouse in Kaufman, Texas.

  
\_\_\_\_\_

**CAUSE NO. 118764-86**

<b>IN RE: ORDER FOR FORECLOSURE</b>	<b>§</b>	<b>IN THE DISTRICT COURT OF</b>
<b>CONCERNING</b>	<b>§</b>	
	<b>§</b>	
<b>213 Fox Hollow Boulevard</b>	<b>§</b>	<b>KAUFMAN COUNTY, TEXAS</b>
<b>Forney, TX 75126</b>	<b>§</b>	
	<b>§</b>	
<b>UNDER TEX. R. CIV. PROC. 736</b>	<b>§</b>	
	<b>§</b>	<b>86TH JUDICIAL DISTRICT</b>
<b>AND CARL F. HESS, II</b>	<b>§</b>	

**ORDER FOR FORECLOSURE**

On **October 22, 2024**, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action was presented to the Court. **The Villages of Fox Hollow Homeowners' Association, Inc.** (the "Association"), Petitioner herein, seeks an order pursuant to Tex. R. Civ. Proc. 736 to foreclose the Association's assessment lien against 213 Fox Hollow Boulevard, Forney, Texas 75126, and further described as follows:

Lot 4, Block K, Fox Hollow PH 1, an Addition to the City of Forney, Kaufman County, Texas according to the Amended Plat thereof, recorded in Kaufman County, Texas and with a common address of 213 Fox Hollow Blvd Forney, TX 75126 (213 Fox Hollow Boulevard) (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:

Carl F. Hess, II  
213 Fox Hollow Boulevard  
Forney, Texas 75126

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

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

8. Article III, Section 3.10 of the Declaration and Texas Property Code 5.006 provide for recovery of attorney's fees and expenses incurred in the collection of delinquent assessments.
9. As of September 18, 2024, Respondent is 20 months in default in his/her obligations to the Association for a total of Two Thousand Four Hundred and Fifteen Dollars and Sixty Six Cents (\$2,415.66).
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 8, 2024.
11. A Notice of Lien was filed on or about May 2, 2024 at Instrument No. 2024-0013238 in the office of the County Clerk of KAUFMAN, Texas, and Respondent was notified of same by letter dated May 2, 2024.
12. The Association afforded Respondent thirty (30) days to cure the default pursuant to the May 2, 2024 letter, and such opportunity to cure the default has expired.
13. Prior to filing this Application, the Association performed all actions required under applicable law and the terms of the Declaration required prior to foreclosing the Association's assessment lien against the Property.

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

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

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

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

SIGNED ON 2/24/2025

  
\_\_\_\_\_  
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: 97712971  
Filing Code Description: Proposed Order  
Filing Description: Proposed Order for Foreclosure  
Status as of 2/24/2025 1:58 PM CST

Associated Case Party: The Villages of Fox Hollow Homeowners' Association, Inc.

Name	BarNumber	Email	TimestampSubmitted	Status
Jason Reed	24043887	jreed@riddleandwilliams.com	2/24/2025 12:21:10 PM	SENT

#### Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Lindsay LaMothe		llamothe@riddleandwilliams.com	2/24/2025 12:21:10 PM	SENT
Laura Light		llight@riddleandwilliams.com	2/24/2025 12:21:10 PM	SENT



**NOTICE OF ASSESSMENT LIEN SALE**

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 SEP 16 PM 2:07

LAURA A. HUGHES  
COUNTY CLERK

BY: LF  
DEPUTY

STATE OF TEXAS                   §  
                                                 §  
COUNTY OF KAUFMAN           §

WHEREAS, on or about June 18, 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 Terry Nelson, Jr. and Moneik Moshun Nelson, the present owners of said real property, to The Villages of Fox Hollow Homeowners' Association, Inc. (the "Association"); and

WHEREAS, the said Terry Nelson, Jr. and Moneik Moshun Nelson 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, October 7, 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 9, Block T, Final Plat of Fox Hollow Phase 2A, an Addition to the City of Forney, Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Page 608, Map and/or Plat Records, Kaufman County, Texas. (165 Katherine Drive)

WITNESS my hand this 7<sup>th</sup> day of August, 2025

THE VILLAGES OF FOX HOLLOW  
HOMEOWNERS' ASSOCIATION, INC.


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

The within notice was posted by me on the 16 day of September, 2025, at the Kaufman County Courthouse in Kaufman, Texas.

Ki

Terry Nelson  
Jr.  
Moneik Moshun Nelson  
August 6, 2025  
Page 4

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A handwritten signature in black ink, appearing to be 'TJ', is written over a horizontal line.

CAUSE NO. 118519-489

IN RE: ORDER FOR FORECLOSURE  
CONCERNING

165 Katherine Drive  
Forney, TX 75126

UNDER TEX. R. CIV. PROC. 736

AND TERRY NELSON, JR. AND  
MONEIK MOSHUN NELSON

§  
§  
§  
§  
§  
§  
§  
§  
§  
§

IN THE DISTRICT COURT OF

KAUFMAN COUNTY, TEXAS

489TH JUDICIAL DISTRICT

ORDER FOR FORECLOSURE

On September 26, 2024, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action was presented to the Court. **The Villages of Fox Hollow Homeowners' Association, Inc.** (the "Association"), Petitioner herein, seeks an order pursuant to Tex. R. Civ. Proc. 736 to foreclose the Association's assessment lien against 165 Katherine Drive, Forney, Texas 75126, and further described as follows:

Lot 9, Block T, Final Plat of Fox Hollow Phase 2A, an Addition to the City of Forney, Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Page 608, Map and/or Plat Records, Kaufman County, Texas. (165 Katherine Drive) (hereinafter the "Property").

The Court finds that the Association's Application for Foreclosure complies with Rule 736.1 of the Tex. R. Civ. Proc. and was properly served in accordance with Rule 736.4 of the Tex. R. Civ. Proc. The Court further finds that Respondents have 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:

Terry Nelson, Jr.  
165 Katherine Drive  
Forney, Texas 75126

Moneik Moshun Nelson  
165 Katherine Drive  
Forney, Texas 75126

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

1. This proceeding is brought in the county in which all or part of the real property encumbered by the lien sought to be foreclosed is located.
2. The Association is governed by the Declaration of Covenants, Conditions and Restrictions for The Villages of Fox Hollow (the "Declaration"), as corrected and supplemented from time to time.
3. The Property is subject to and governed by the Declaration.
4. By virtue of 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 III of the Declaration.
5. Article III, Section 3.8 of the Declaration creates an assessment lien against the Property to secure payment of assessments and other charges pursuant to Tex. R. Civ. Proc. 735.1(c) and Tex. Prop. Code 209.0092.
6. Article III, Section 3.10 of the Declaration further provides that the Association may foreclose its assessment lien by appropriate judicial or non-judicial proceedings.
7. During the period of Respondents' ownership, Respondents have been assessed

maintenance fees in a non-discriminatory manner based on Respondents' ownership of the Property.

8. Article III, Section 3.10 of the Declaration and Texas Property Code 5.006 provide for recovery of attorney's fees and expenses incurred in the collection of delinquent assessments.
9. As of September 18, 2024, Respondents are 20 months in default in his/her obligations to the Association for a total of Two Thousand Six Hundred and Twenty Two Dollars and Sixty One Cents (\$2,622.61).
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 April 18, 2024.
11. A Notice of Lien was filed on or about June 18, 2024 at Instrument No. 2024-0018675 in the office of the County Clerk of KAUFMAN, Texas, and Respondents were notified of same by letter dated June 17, 2024.
12. The Association afforded Respondents thirty (30) days to cure the default pursuant to the June 17, 2024 letter, and such opportunity to cure the default has expired.
13. Prior to filing this Application, the Association performed all actions required under applicable law and the terms of the Declaration required prior to foreclosing the Association's assessment lien against the Property.

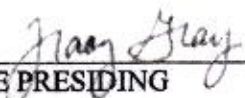
**THE COURT THEREFORE GRANTS** the Association's Application for Foreclosure under Tex. R. Civ. Proc. 736.

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

**IT IS FURTHER ORDERED** that the Association shall send 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 4/1/2025 \_\_\_\_\_.

  
\_\_\_\_\_  
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: 97730710  
Filing Code Description: Proposed Order  
Filing Description: Proposed Order for Foreclosure  
Status as of 4/1/2025 12:25 PM CST

#### Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Lindsay LaMothe		llamothe@riddleandwilliams.com	2/24/2025 3:39:24 PM	SENT
Laura Light		llight@riddleandwilliams.com	2/24/2025 3:39:24 PM	SENT



CAUSE NO. 118764-86

IN RE: ORDER FOR FORECLOSURE  
CONCERNING

213 Fox Hollow Boulevard  
Forney, TX 75126

UNDER TEX. R. CIV. PROC. 736

AND CARL F. HESS, II

§  
§  
§  
§  
§  
§  
§  
§

IN THE DISTRICT COURT OF

KAUFMAN COUNTY, TEXAS

86TH JUDICIAL DISTRICT

ORDER FOR FORECLOSURE

On October 22, 2024, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action was presented to the Court. **The Villages of Fox Hollow Homeowners' Association, Inc.** (the "Association"), Petitioner herein, seeks an order pursuant to Tex. R. Civ. Proc. 736 to foreclose the Association's assessment lien against 213 Fox Hollow Boulevard, Forney, Texas 75126, and further described as follows:

Lot 4, Block K, Fox Hollow PH 1, an Addition to the City of Forney, Kaufman County, Texas according to the Amended Plat thereof, recorded in Kaufman County, Texas and with a common address of 213 Fox Hollow Blvd Forney, TX 75126 (213 Fox Hollow Boulevard) (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:

Carl F. Hess, II  
213 Fox Hollow Boulevard  
Forney, Texas 75126

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

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

8. Article III, Section 3.10 of the Declaration and Texas Property Code 5.006 provide for recovery of attorney's fees and expenses incurred in the collection of delinquent assessments.
9. As of September 18, 2024, Respondent is 20 months in default in his/her obligations to the Association for a total of Two Thousand Four Hundred and Fifteen Dollars and Sixty Six Cents (\$2,415.66).
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 8, 2024.
11. A Notice of Lien was filed on or about May 2, 2024 at Instrument No. 2024-0013238 in the office of the County Clerk of KAUFMAN, Texas, and Respondent was notified of same by letter dated May 2, 2024.
12. The Association afforded Respondent thirty (30) days to cure the default pursuant to the May 2, 2024 letter, and such opportunity to cure the default has expired.
13. Prior to filing this Application, the Association performed all actions required under applicable law and the terms of the Declaration required prior to foreclosing the Association's assessment lien against the Property.

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

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

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

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

SIGNED ON 2/24/2025

  
\_\_\_\_\_  
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: 97712971  
Filing Code Description: Proposed Order  
Filing Description: Proposed Order for Foreclosure  
Status as of 2/24/2025 1:58 PM CST

Associated Case Party: The Villages of Fox Hollow Homeowners' Association, Inc.

Name	BarNumber	Email	TimestampSubmitted	Status
Jason Reed	24043887	jreed@riddleandwilliams.com	2/24/2025 12:21:10 PM	SENT

#### Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Lindsay LaMothe		llamothe@riddleandwilliams.com	2/24/2025 12:21:10 PM	SENT
Laura Light		llight@riddleandwilliams.com	2/24/2025 12:21:10 PM	SENT

2025 SEP 15 AM 8:07

LAURA A. HUGHES  
COUNTY CLERK

BY: LE  
DEPUTY

## NOTICE OF FORECLOSURE SALE

### Deed of Trust:

Dated: January 27, 2025  
Grantor: THE SANCTUARY OF GRACE, a Texas Nonprofit Corporation  
Trustee: Matthew C. Aycock  
Lender: M.R. CAVENEE, LTD, a Texas Limited Liability Partnership, as to an undivided 54.34% interest and CJK LENDING, LLC, a Texas Limited Liability Company, as to an undivided 45.66% interest  
Loan Servicer: CONRAD PROPERTIES, LLC, a Texas Limited Liability Company  
Recorded in: **Instrument No. 2025-0003238; Vol. 8843, P. 253** recorded on February 3, 2025, in the official Real Property (Deed) Records of KAUFMAN County, Texas  
Secures: **Promissory Note** ("Note") dated January 27, 2025, in the original principal amount of **\$219,000.00**, executed by Jackie T. Lewis, Authorized Signer for THE SANCTUARY OF GRACE, a Texas Nonprofit Corporation ("Borrower") and payable to the order of Lender  
Maturity Date: July 27, 2025

### Legal Description:

**ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND, PART OF THE CHARLES ASKINS SURVEY, ABSTRACT NO. 2, KAUFMAN COUNTY, TEXAS, PART OF THAT CERTAIN CALLED 71.2 ACRE TRACT SAVE AND EXCEPT 19.0 ACRES CONVEYED TO JIMMIE D. DAVIS, ET UX BY D.G. COUNCIL ON NOVEMBER 16, 1979, AND RECORDED IN VOLUME 667, PAGE 791, OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS IN THE ATTACHED EXHIBIT "A"; and more commonly known as 0 CR 151, Kaufman, Texas 75142**

### FORECLOSURE SALE:

Date: **Tuesday, October 7, 2025**  
Time: The sale of the Property will be held between the hours of **11:00 a.m. and 2:00 p.m.** local time; the earliest time at which the Foreclosure Sale will begin is **11:00 a.m.** and not later than three hours thereafter.  
Place: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, IS DESIGNATED AS THE APPROPRIATE SITE FOR ALL



FORECLOSURE SALES AND AUCTIONS, OR IF THE PRECEDING SITE/AREA IS NO LONGER THE DESIGNATED SITE/AREA, AT THE SITE/AREA MOST RECENTLY DESIGNATED BY THE KAUFMAN COUNTY COMMISSIONERS COURT.

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

**Substitute Trustee:** Bennett M. Wyse, Ted Gambordella, Andrew Bui, ServiceLink Agency Sales and Posting, LLC, including: Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, and/or Angela Cooper.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, or its Loan Servicer, 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, or Loan Servicer'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 or Loan Servicer passes the Foreclosure Sale, then 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, or Loan Servicer. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for

under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

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

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

**SUBSTITUTE TRUSTEE:**



---

**Bennett M. Wyse, Substitute Trustee**

Texas State Bar No. 24008315

**PRATT AYCOCK, LTD.**

5910 N. Central Expwy, Suite 920

Dallas, Texas 75206

Office Tele: 469-807-3043

Alt. Tele: 214-473-5551

Email: [bwyse@prattaycock.com](mailto:bwyse@prattaycock.com)

**EXHIBIT "A"**

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, PART OF THE CHARLES ASKINS SURVEY, ABSTRACT NO. 2, KAUFMAN COUNTY, TEXAS, PART OF THAT CERTAIN CALLED 71.2 ACRE TRACT SAVE AND EXCEPT 19.0 ACRES CONVEYED TO JIMMIE D. DAVIS, ET UX BY D.G. COUNCIL ON NOVEMBER 16, 1979 AND RECORDED IN VOLUME 667, PAGE 791 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A 1/2" IRON ROD FOR CORNER AT THE NORTH CORNER OF THE ABOVE MENTIONED TRACT AND BEING IN THE WEST LINE OF A COUNTY ROAD;

THENCE SOUTH 19° 58' 33" EAST, WITH THE NORTHEAST LINE OF SAID TRACT AND WITH THE WEST LINE OF A COUNTY ROAD, A DISTANCE OF 702.14 FEET TO A 1/2" IRON ROD AT THE NORTH CORNER OF A CERTAIN 7.0 ACRE TRACT;

THENCE SOUTH 70° 01' 27" WEST, WITH THE NORTHWEST LINE OF SAID 7.0 ACRE TRACT, A DISTANCE OF 444.09 FEET TO THE 1/2" IRON ROD AT THE NORTHERLY WEST CORNER OF SAME;

THENCE SOUTH 16° 02' 33" WEST, WITH THE WEST LINE OF SAID 7.0 ACRE TRACT, A DISTANCE OF 834.18 FEET TO A 1/2" IRON ROD FOR CORNER;

THENCE SOUTH 48° 35' 21" EAST, A DISTANCE OF 74.75 FEET TO A 1/2" IRON ROD AT THE SOUTH CORNER OF SAID 7.0 ACRE TRACT AND BEING IN THE NORTHERLY SOUTHEAST LINE OF THE ABOVE MENTIONED 71.2 ACRE TRACT; THENCE SOUTH 41° 24' 39" WEST, A DISTANCE OF 99.60 FEET TO A 1/2" IRON ROD FOR CORNER; THENCE SOUTH 12° 07' 11" EAST, A DISTANCE OF 434.69 FEET TO A 1/2" IRON ROD AT A FENCE CORNER;

THENCE IN A SOUTHERLY DIRECTION WITH A FENCE LINE AS FOLLOWS:  
NORTH 77° 26' 05" WEST - 141.38 FEET, NORTH 87° 44' 13" WEST - 68.13 FEET,  
SOUTH 80° 31' 07" WEST - 48.87 FEET, SOUTH 68° 21' 33" WEST - 52.32 FEET,  
SOUTH 63° 21' 05" WEST - 38.22 FEET, SOUTH 54° 52' 47" WEST - 91.65 FEET,  
SOUTH 47° 27' 51" WEST - 111.85 FEET, SOUTH 39° 17' 12" WEST - 40.19 FEET,  
SOUTH 28° 19' 27" WEST - 19.16 FEET, SOUTH 17° 39' 04" WEST - 91.54 FEET,  
SOUTH 16° 07' 37" WEST - 304.37 FEET, SOUTH 14° 40' 07" WEST - 138.70 FEET,  
AND  
SOUTH 9° 49' 59" WEST - 157.37 FEET TO A 1/2" IRON ROD FOR CORNER;

THENCE SOUTH 44° 51' 14" WEST, WITH THE SOUTHERLY SOUTHEAST LINE OF THE ABOVE MENTIONED 71.2 ACRE TRACT, A DISTANCE OF 654.33 FEET TO A 1/2" IRON ROD AT THE SOUTH CORNER OF SAME;

**THENCE NORTH 50° 41' 56" WEST, A DISTANCE OF 290.13 FEET TO A 1/2" IRON ROD FOR CORNER; THENCE NORTH 41° 19' 35" EAST, A DISTANCE OF 799.83 FEET TO A 1/2" IRON ROD FOR CORNER;**

**THENCE NORTH 13° 54' 43" WEST, A DISTANCE OF 966.88 FEET TO A 1/2" IRON ROD AT THE NORTHERLY WEST CORNER OF THE ABOVE MENTIONED 71.2 ACRE TRACT LESS 19.0 ACRES;**

**THENCE NORTH 39° 02' 09" EAST, WITH THE NORTHWEST LINE OF SAID TRACT A DISTANCE OF 893.56 FEET TO A 1/2" IRON ROD FOR CORNER;**

**THENCE NORTH 38° 49' 26" EAST, CONTINUING WITH SAID NORTHWEST LINE, A DISTANCE OF 1367.65 FEET TO THE PLACE OF BEGINNING, CONTAINING 43.850 ACRES OF LAND, MORE OR LESS, ACCORDING TO A SURVEY MADE ON THE GROUND BY GARY SJERVEN, REGISTERED PUBLIC SURVEYOR NO. 1693, AND CERTIFIED TO ON MAY 8, 1984.**

And, more commonly known as: 0 County Rd 151, Kaufman, Texas 75142.

APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE

**Date:** September 12, 2025

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

**Mortgagee:** Robert F Martin, As Trustee for Kaufman County Land Trust

**Mortgagee's Address:** PO Box 2750, Rowlett TX 75030

**Note:** Note dated October 3, 2024 in the amount of \$294,900.00

**Deed of Trust:**

**Date:** October 3, 2024

**Grantor:** Mayra Alejandra Galaviz

**Mortgagee:** Robert Martin, as Trustee for MMXXI Texas Income Trust

**Recording Information:** Recorded in Document No. 2024-0031094 dated October 4, 2024.

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

**County:** Kaufman

**Date of Sale:** (first Tuesday of month) October 7, 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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 SEP 15 AM 8:56  
LAURA A. HUGHES  
COUNTY CLERK  
BY: 

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

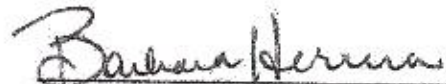
In accordance with Texas Property Code 51.0076, the undersigned agent for the mortgage servicer has named and appointed, and by those prospects does name and appoint the following as Substitute Trustee to act under and by virtue of said Deed of Trust.

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 October 07, 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

9/16/25

NAME

Randy Daniel

AS SUBSTITUTE TRUSTEE

## EXHIBIT "A"

All that certain lot, tract or parcel of land situated within the Andrew J. Martin Survey, Abstract No. 347, Kaufman County, Texas, same being a part of that tract of land to Kaufman County Land Trust in Volume 8501, Page 263, Official Public Records of Kaufman County, Texas, and being more particularly described as follows:

BEGINNING at a "ELS" capped steel rod found for the southeasterly most corner of said Kaufman County Land Trust tract;

THENCE North 89 degrees 09 minutes 19 seconds West, with the south line of said Kaufman County Land Trust tract, passing a "ELS" capped steel rod found at 879.47 feet, in all 899.52 feet to a mag nail found for corner within County Road No. 4051;

THENCE North 00 degrees 12 minutes 11 seconds East, with the west line of said Kaufman County Land Trust tract and within County Road No. 4051, 75.00 feet to a point for corner;

THENCE South 89 degrees 09 minutes 19 seconds East, 419.00 feet to a point for corner;

THENCE North 00 degrees 12 minutes 11 seconds East, 704.39 feet to a point for corner;

THENCE South 86 degrees 29 minutes 03 seconds East, 125.55 feet to a point for corner;

THENCE North 03 degrees 14 minutes 27 seconds East, 238.49 feet to a point for corner;

THENCE South 87 degrees 19 minutes 40 seconds East, 357.56 feet to a point for corner;

THENCE South 01 degrees 03 minutes 04 seconds West, with the east line of said Kaufman County Land Trust tract, 197.80 feet to a "5244" capped steel rod found for corner,

THENCE South 01 degrees 02 minutes 41 seconds West, with the east line of said Kaufman County Land Trust tract, 802.57 feet to the POINT OF BEGINNING and containing 11.30 acres of land.

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

For Informational Purposes Only:

Property Type: Single Family Residence

Address: 000 CR 4051 Lot 11 Kemp, TX 75143

County: Kaufman

## 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 A PART OF BLOCK 36, 37, 27 OF SNOW'S FIRST ADDITION, AN UNRECORDED ADDITION, SITUATED IN THE C. A. LOVEJOY SURVEY, ABSTRACT NO. 303, KAUFMAN COUNTY, TEXAS. BEING A PORTION OF A TRACT OF LAND DESCRIBED IN DEED TO STEVEN WAYNE ELZNER, RECORDED IN CLERK'S FILE NO. 2019-0000205 DEED RECORDS KAUFMAN COUNTY, TEXAS (D.R.K.C.T.), AND BEING MORE PARTICULARLY DESCRIBED AS A METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 3/8 INCH IRON ROD FOUND FOR CORNER IN THE NORTH LINE OF WEST 4TH STREET, AND BEING THE SOUTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO MATTHEW R. KING AND ROBIN R. KING, RECORDED IN CLERK'S FILE NO. 2018-0002250, (D.R.K.C.T.);

THENCE NORTH 00 DEGREES 10 MINUTES 15 SECONDS WEST, A DISTANCE OF 225.26 FEET TO A 1/4 INCH IRON PIPE FOUND FOR CORNER, BEING THE NORTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN DEED TO TFP APARTMENTS LLC, RECORDED IN CLERK'S FILE NO. 20200022201 (D.R.K.C.T.),

THENCE NORTH 89 DEGREES 49 MINUTES 45 SECONDS EAST, A DISTANCE OF 15.00 FEET TO A POINT FOR CORNER, BEING AN "ELL" CORNER OF SAID SMITH TRACT, FROM WHICH A FENCE POST FOUND FOR REFERENCE BEARS SOUTH 03 DEGREES 33 MINUTES 27 SECONDS EAST A DISTANCE OF 0.46 FEET;

THENCE SOUTH 00 DEGREES 10 MINUTES 11 SECONDS EAST, A DISTANCE OF 99.50 FEET TO A 1/2 INCH YELLOW-CAPPED IRON ROD SET FOR CORNER IN THE NORTH LINE OF WEST 4TH STREET, AND BEING THE SOUTHWEST CORNER OF SAID SMITH TRACT;

THENCE SOUTH 89 DEGREES 02 MINUTES 56 SECONDS WEST, A DISTANCE OF 40.52 FEET TO A 1/2 INCH YELLOW-CAPPED IRON ROD SET FOR CORNER, BEING THE SOUTHEAST CORNER OF THE REMAINDER OF SAID ELZNER TRACT;

THENCE NORTH 00 DEGREES 10 MINUTES 15 SECONDS, A DISTANCE OF 225.25 FEET TO A 1/2 INCH YELLOW-CAPPED IRON ROD SET FOR CORNER IN THE SOUTH LINE OF A TRACT OF LAND DESCRIBED IN DEED TO LINDA M. ELZNER, FORMERLY LINDA ELZNER CRUZ, RECORDED IN VOLUME 1377, PAGE 253 (D.R.K.C.T.), AND BEING THE NORTHEAST CORNER OF SAID REMAINDER TRACT;

THENCE NORTH 89 DEGREES 04 MINUTES 27 SECONDS EAST, A DISTANCE OF 25.52 FEET TO THE PLACE OF BEGINNING AND CONTAINING 8,006 SQUARE FEET OR 0.18 ACRES OF LAND.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 03/10/2023 and recorded in Book 8008 Page 274 Document 2023-0006572 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: 10/07/2025

Time: 10:00 AM

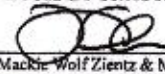
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

**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 MASSTOCK HOLDINGS LLC, provides that it secures the payment of the indebtedness in the original principal amount of \$137,250.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Metropolitan Tower Life Insurance Company is the current mortgagee of the note and deed of trust and FAY SERVICING, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is Metropolitan Tower Life Insurance Company c/o FAY SERVICING, LLC, 425 S. Financial Plaza, Suite 2000, Chicago, IL 60603 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

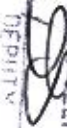
**6. Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, L.L.C., located at 5177 Richmond Avenue Suite 1230,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

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

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

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

Certificate of Posting

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 SEP -4 AM 8:22  
LAURA A. HUGHES  
COUNTY CLERK  
BY:   
THE CLERK

I am *Randy D. Davis* 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 *9-14-05* 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.

TS No TX05000070-25-1

APN 200479 | 0038280010000600970

TO No 250450890-TX-RW

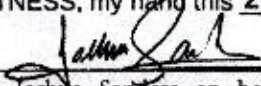
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, October 7, 2025 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142, or in the area designated by the Commissioner's Court.**

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

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

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

WITNESS, my hand this 29th day of August, 2025.

  
By: Joshua Sanders on behalf of Auction.com, LLC  
Substitute Trustee(s)

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

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

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

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 SEP -4 AM 8:50

LAURA A. HUGHES  
COUNTY CLERK

BY: LF  
DEPUTY

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Auction.com, LLC  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

E115801

TS No TX05000070-25-1

APN 200479 | 0038280010000600970

TO No 250450890-TX-RW1

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on February 26, 2020, RICKY CROUCH AND VICKI CROUCH, HUSBAND AND WIFE 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., its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$249,903.00, payable to the order of Nationstar Mortgage LLC as current Beneficiary, which Deed of Trust recorded on February 27, 2020 as Document No. 2020-0005328 in Book 6315, on Page 424 in Kaufman County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 200479 | 0038280010000600970

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 **Auction.com, LLC** 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 **Nationstar Mortgage LLC**, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

**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:** 05/22/2020  
**Grantor(s):** ERNESTO DIAZ-VELAZQUEZ AND JANI VERA BREA, HUSBAND AND WIFE  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR TOWN SQUARE MORTGAGE AND INVESTMENTS INC. DBA TOWN SQUARE MORTGAGE, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$183,612.00  
**Recording Information:** Book 6417 Page 310 Instrument 2020-0013640  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 412 FORESTWOOD DR, FORNEY, TX 75126

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 7th day of October, 2025  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

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

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

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 SEP 11 AM 11:13  
LAURA A. HUGHES  
COUNTY CLERK  
BY: [Signature]

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

**Substitute Trustee(s):** Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

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

**Certificate of Posting**

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 9-11-05 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 5, BLOCK 1, OF SOUTH LAKE ESTATES NO. 2, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 303, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 SEP 11 AM 8:16

LAURA A. HUGHES  
COUNTY CLERK

**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: September 8, 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 HOME 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 10/7/2025, 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.



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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.

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

Executed on September 8, 2025.

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

Posted and filed by: \_\_\_\_\_

*Donna Stockman*

Printed Name: Donna Stockman

C&M No. 44-25-02114

R

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

FILED FOR RECORD  
KAUFMAN CO TEXAS

2025 SEP 11 AM 9:17

LAURA A. HUGHES  
COUNTY CLERK

LF

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

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

**INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION**

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

Deed of Trust executed by Quintius Smith, an unmarried man securing payment of the indebtedness in the original principal amount of \$339,662.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Quintius Smith. Arvest Bank is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Arvest Bank F/K/A Arvest Central Mortgage Company is acting as the Mortgage Servicer for the Mortgagee. Arvest Bank F/K/A Arvest Central Mortgage Company, is representing the Mortgagee, whose address is: 500 Broadway St, Little Rock, AR 72201.

**Legal Description:**

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

**SALE INFORMATION**

**Date of Sale: 10/07/2025**

**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.

