


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

Deed of Trust executed by Shane Slater, an unmarried man, and Brynne Leflore, an unmarried woman, securing payment of the indebtedness in the original principal amount of \$210,724.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Shane Slater, Brynne Leflore. PennyMac Loan Services, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. PennyMac Loan Services, LLC is acting as the Mortgage Servicer for the Mortgagee. PennyMac Loan Services, LLC, is representing the Mortgagee, whose address is: 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361.

Legal Description:

LOT 8, BLOCK L, OF PARK TRAILS, PHASE 1, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 226, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 11/04/2025

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 08/13/2025.

/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. 44-25-01339

NOTICE OF FORECLOSURE SALE

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

1. **Property to Be Sold.** The property to be sold is described as follows: BEING LOT 19, OF RIDGEVIEW ACRES PHASE ONE, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 208, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 06/11/2021 and recorded in Document 2021-0024322 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: 11/04/2025

Time: 10:00 AM

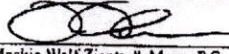
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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 JENNIFER J LEWIS AND JONATHON K LEWIS, provides that it secures the payment of the indebtedness in the original principal amount of \$296,440.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NATIONSTAR MORTGAGE LLC is the current mortgagee of the note and deed of trust and NATIONSTAR MORTGAGE LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is NATIONSTAR MORTGAGE LLC c/o NATIONSTAR MORTGAGE LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

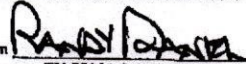
6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, L.L.C, located at 5177 Richmond Avenue Suite 1230, Houston,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

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


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

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

Certificate of Posting

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 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 9:21
LORNA A. HUGHES
COUNTY CLERK
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: November 04, 2025

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

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

2. Terms of Sale. Cash.


3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 20, 2018 and recorded in Document INSTRUMENT NO. 2018-0009419 real property records of KAUFMAN County, Texas, with VICTOR M VILLALPANDO AND MARIA GENOVEVA AGUILAR CALDERON HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by VICTOR M VILLALPANDO AND MARIA GENOVEVA AGUILAR CALDERON HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$142,373.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

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



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

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



Israel Saucedo

Certificate of Posting

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

Date: 8-21-25

EXHIBIT "A"

BEG A 0.998 ACRE TRACT OF LAND SITUATED IN THE THOMAS HEATH SURVEY, ABSTRACT NO 231, KAUFMAN COUNTY, TEXAS, BEING ALL THAT CERTAIN TRACT OF LAND DESCRIBED IN DEED TO CLIFFORD AARON FOUNTAIN, AS RECORDED IN INSTRUMENT NO. 2017-0028255, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS, AND BEG MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 3/8-INCH IRON ROD FOUND AT THE WEST CORNER OF SAD FOUNTAIN TRACT,

THENCE NORTH 46DEG 42' 16" EAST, A DISTANCE OF 162.37 FEET ALONG THE NORTHWEST LINE OF SAID FOUNTAIN TRACT TO A POINT FROM WHICH A 1/2-INCH IRON PIPE FOUND BEARS NORTH 68DEG 08' 24" EAST - 45 OF ONE FOOT, SAID POINT BEING THE NORTH CORNER OF SAID FOUNTAIN TRACT,

THENCE SOUTH 43DEG 05'27" EAST, PASSING A FOUND CONCRETE MONUMENT AT A DISTANCE OF 218.87 FEET AND CONTINUING A TOTAL DISTANCE OF 268.19 FEET ALONG THE NORTHEAST LINE OF SAID FOUNTAIN TRACT TO THE EAST CORNER OF SAID FOUNTAIN TRACT, BEING ON THE NORTHWEST LINE OF THAT CERTAIN TRACT OF LAND DESCRIBED IN DEED TO BARRY BYNUM, DOUGLAS G BYNUM, AND CHRISTIAN MARE BROWN, AS RECORDED IN INSTRUMENT NO 2011-0013508, AFORESAID OFFICIAL PUBLIC RECORDS, AND BEING IN FARM TO MARKET ROAD NO 2728,

THENCE SOUTH 46DEG 22' 26" WEST, A DISTANCE OF 161.28 FEET ALONG SAID FARM TO MARKET ROAD NO 2728 AND THE COMMON LINE OF SAID FOUNTAIN AND BYNUM/BROWN TRACTS TO THE SOUTH CORNER OF SAID FOUNTAIN TRACT,

THENCE NORTH 43DEG 19'27" WEST, A DISTANCE OF 269.12 FEET ALONG THE SOUTHWEST LINE OF SAID FOUNTAIN TRACT TO THE POINT OF BEGINNING AND CONTAINING 43,475 SQUARE FEET OR 0.998 OF ONE ACRE OF LAND

25-03426
3104 PATTON LN, MESQUITE, TX 75126

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 AUG 28 AM 8:12

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

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

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

LOT 2, BLOCK "G", TRAILWIND PHASE 1, AN ADDITION TO THE CITY OF MESQUITE, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 658 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND UNDER CLERK'S DOCUMENT NO. 2020-0033462 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.

Security Instrument: Deed of Trust dated September 27, 2021 and recorded on September 29, 2021 at Book 7237 and Page 332 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: November 4, 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 JARIUS J MOSLEY AND JATIEAL C MOSLEY secures the repayment of a Note dated September 27, 2021 in the amount of \$246,438.00. 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.



4851704

Mary Company

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

Donna Stockman

Substitute Trustee(s): Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC||Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Agency Sales and Posting LLC

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 28 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).

25-03518
2821 HUDSON DR, HEARTLAND, TX 75126

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 AUG 28 AM 8:12

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

LAURA A. HUGHES
COUNTY CLERK
BY: 

Property:

The Property to be sold is described as follows:

LOT 16, BLOCK 32, HEARTLAND PHASE 18, AN ADDITION TO, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 3, PAGE 723, PLAT RECORDS, KAUFMAN COUNTY, TEXAS

Security Instrument:

Deed of Trust dated April 18, 2022 and recorded on April 21, 2022 at Instrument Number 2022-0015602 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information:

November 4, 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 ROSHINA SMALL secures the repayment of a Note dated April 18, 2022 in the amount of \$286,475.00. 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.



4851702

Mary Company

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

Donna Stockman

Substitute Trustee(s): Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC||Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Agency Sales and Posting LLC

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 28 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 ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

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

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 4th day of November, 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 AUG 28 PM 1:52
BY: _____
LAURA A. HUGHES
COUNTY CLERK

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

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

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

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

Certificate of Posting

I am Randy Daniel, whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 8-28-2015 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

Exhibit "A"

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

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

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 5/24/2018	Grantor(s)/Mortgagor(s): JEANNIE MARIE BARNES AND UNTUAWN ASKEW, WIFE AND HUSBAND
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR MUSA FINANCIAL LLC DBA MORTGAGES USA, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Nationstar Mortgage LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2018-0012692	Property County: KAUFMAN
Mortgage Servicer: Nationstar Mortgage LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 8950 Cypress Waters Blvd., Coppell, TX 75019
Date of Sale: 11/4/2025	Earliest Time Sale Will Begin: 11am
Place of Sale of Property: At the Commissioners Court of Kaufman county does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions. OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 38, BLOCK II, OF TRAVIS RANCH, PHASE 3D1, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, AS SHOWN ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 336, MAP RECORDS, KAUFMAN COUNTY, TEXAS.

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

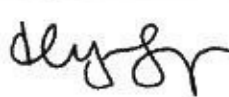
The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

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

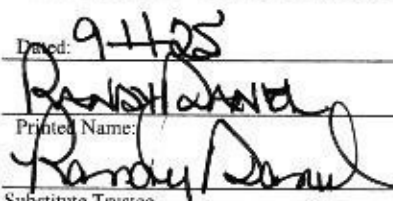
Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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

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

Dated: 8/28/2025


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

Dated: 9/4/25

 Printed Name: Randy Daniel

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

BY: 
 LAURA A. HUGHES
 COUNTY CLERK
 2025 SEP -4 AM 8:23
 FILED FOR RECORD
 KAUFMAN CO. TEXAS

MH File Number: TX-25-109160-POS
Loan Type: FHA

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 10/10/2002	Grantor(s)/Mortgagor(s): CURTIS LUCKEY AND CAROL A. GIBSON
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR FIRST PREFERENCE MORTGAGE CORP., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Wells Fargo Bank, N.A.
Recorded in: Volume: OPR 02082 Page: 00026 Instrument No: 21918	Property County: KAUFMAN
Mortgage Servicer: Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
Date of Sale: 11/4/2025	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 97, WYNCHASE CROSSING PHASE TWO, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE REVISED PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 387, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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


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

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

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

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

Dated: 8/28/2025



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

Dated: 9-4-25

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

FILED FOR RECORDS
KAUFMAN CO. TEXAS
2025 SEP -4 AM 8:23
LAURA A. HUGHES
COUNTY CLERK
BY: 
OFFICIAL

MH File Number: TX-25-122329-POS
Loan Type: FHA

K

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#: 25-36273

FILED FOR RECORD
KAUFMAN CO TEXAS

2025 SEP -4 AM 8: 49

LAURA A. HUGHES
COUNTY CLERK
BY: LE
DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 12/12/2022, Alexis Yamilex Ochoa, a single woman, and Alex Rondan, a single man, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Michael Baynes, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Lower, LLC DBA AMSW Lending, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$437,067.00, payable to the order of Lower, LLC DBA AMSW Lending, which Deed of Trust is Recorded on 12/12/2022 as Volume 2022-0045349, Book 7918, Page 153, 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 20, Block F, Georgetown at Kings Fort, Phase One B, an Addition to the City of Kaufman, Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Page 716, of the map and/or plat records, Kaufman County, Texas.

Commonly known as: **3918 HOLLY SPRINGS LN KAUFMAN, TX 75142**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs** , 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 **11/4/2025 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.

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 8/27/2025

WITNESS, my hand this 9/4/25 _____

Kavonnah Dobson

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

Donna Stockman

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

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: November 04, 2025

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

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

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 08, 2021 and recorded in Document INSTRUMENT NO. 2021-0046179 real property records of KAUFMAN County, Texas, with ELIZABETH FUNK, AN UNMARRIED WOMMAN AND RONICE ROGERS, 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 ELIZABETH FUNK, AN UNMARRIED WOMMAN AND RONICE ROGERS, AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$212,000.00, 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. M & T BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 SEP 11 AM 11:44
BY: LAURA A. HUGHES
COUNTY CLERK
NEEDS



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

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

Is Sa

Israel Saucedo

Certificate of Posting

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 9-11-25 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: 9-11-25

EXHIBIT "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE LEVI PRUETT SURVEY, ABSTRACT NO. 371, KAUFMAN COUNTY, TEXAS, AND BEING KNOWN AS TRACT 28 OF MEADOW WOOD ESTATES, AN UNRECORDED ADDITION TO KAUFMAN COUNTY, TEXAS, AND BEING KNOWN AS THAT TRACT OF LAND DESCRIBED IN A DEED FROM DAVID BYRNES, SHERIFF, TO KAUFMAN COUNTY, TRUSTEE, AS RECORDED IN VOLUME 4324, PAGE 529 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS (HEREINAFTER CALLED TRACT 28), AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 3/8" IRON ROD FOUND FOR CORNER IN TWIN OAK LANE AT THE NORTHEAST CORNER OF THE ABOVE CITED TRACT 28, SAID POINT ALSO BEING THE SOUTHEAST CORNER OF THAT TRACT OF LAND DESCRIBED AS TRACT 24 IN A DEED FROM EDWARD L. RISHEBARGER, RECEIVER, TO L.W. SCHWARTZ, ET UX, AS RECORDED IN VOLUME 1079, PAGE 911 OF THE REAL PROPERTY RECORDS OF KAUFMAN COUNTY, TEXAS (HERE IN AFTER CALLED TRACT 24), SAID POINT ALSO BEING THE SOUTHWEST CORNER OF THAT TRACT OF LAND DESCRIBED IN A DEED FROM THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT TO KENNETH E. COBB, JR., AS RECORDED IN VOLUME 3685, PAGE 503 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, SAID POINT ALSO BEING THE NORTHWEST CORNER OF THAT TRACT OF LAND DESCRIBED IN A CONTRACT OF SALE AND PURCHASE BETWEEN THE VETERANS LAND BOARD OF THE STATE OF TEXAS AND CHRISTOPHER DALE SCHWARTZ AS RECORDED IN VOLUME 1115, PAGE 835 OF THE OFFICIAL RECORDS OF KAUFMAN COUNTY, TEXAS;

THENCE S. 00 DEG. 34 MIN. 18 SEC. E. (DIRECTIONAL CONTROL LINE) ALONG TWIN OAK LANE AND WITH THE EAST LINE OF TRACT 28 AND WITH THE WEST LINE OF SAID SCHWARTZ TRACT A DISTANCE OF 349.23 FEET TO A POINT FOR CORNER AT THE SOUTHEAST CORNER OF TRACT 28, SAID POINT ALSO BEING THE NORTHEAST CORNER OF THAT TRACT OF LAND DESCRIBED IN A DEED FROM LEOPOLDO GARFIAS, ET AL. TO MARIBEL ROBLES SOSA AS RECORDED IN VOLUME 2572, PAGE 423 OF THE OFFICIAL RECORDS OF KAUFMAN COUNTY, TEXAS (HEREINAFTER CALLED TRACT 32);

THENCE S. 89 DEG. 32 MIN. 44 SEC. W. WITH THE SOUTH LINE OF TRACT 28 AND THE NORTH LINE OF TRACT 32, PASSING A 1/2" IRON ROD FOUND FOR WITNESS AT A DISTANCE OF 30.08 FEET, AND CONTINUING WITH THE SOUTH LINE OF TRACT 28 AND THE NORTH LINE OF TRACT 32 FOR A TOTAL DISTANCE OF 399.40 FEET TO A 1/2" IRON ROD FOUND FOR CORNER IN THE EAST LINE OF THAT TRACT OF LAND DESCRIBED IN A DEED FROM JOE MANER, JR., ET UX, TO EDITH ELAINE GROVES AS RECORDED IN VOLUME 4301, PAGE 485 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, AT THE SOUTHWEST CORNER OF TRACT 28, SAID POINT ALSO BEING THE NORTHWEST CORNER OF TRACT 32;

THENCE N. 00 DEG. 36 MIN. 29 SEC. W. WITH THE WEST LINE OF TRACT 28 AND THE EAST LINE OF SAID GROVES TRACT A DISTANCE OF 348.75 FEET TO A 1/2" IRON ROD FOUND FOR CORNER AT THE NORTHWEST CORNER OF TRACT 28, SAID POINT ALSO BEING THE NORTHEAST CORNER OF SAID GROVES TRACT, SAID POINT ALSO BEING THE SOUTHEAST CORNER OF THAT TRACT OF LAND DESCRIBED IN A DEED FROM JAMES R. DUGAN, ET UX, TO JAMES R. DUGAN, ET UX, AS RECORDED IN VOLUME 3790, PAGE 197 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, SAID POINT ALSO BEING THE SOUTHWEST CORNER OF THE ABOVE CITED TRACT 24;

THENCE N. 89 DEG. 28 MIN. 40 SEC. E. WITH THE NORTH LINE OF TRACT 28 AND THE SOUTH LINE OF TRACT 24, PASSING A 1/2" IRON ROD FOUND FOR WITNESS AT A DISTANCE OF 369.48 FEET, AND CONTINUING WITH THE NORTH LINE OF TRACT 28 AND THE SOUTH LINE OF TRACT 24 FOR A TOTAL DISTANCE OF 399.82 FEET TO THE POINT OF BEGINNING AND CONTAINING 3.20 ACRES OF LAND.

TS No.: 2025-01140-TX
24-001097-673

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 SEP 11 AM 11:12

LAURA A. HUGHES
COUNTY CLERK

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: 11/04/2025

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: 9022 DIAMOND AVENUE, KAUFMAN, TX 75142

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

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 07/31/2019 and recorded 08/02/2019 in Book OPR V : 6095 Page 64 Document 2019-0018474 . real property records of Kaufman County, Texas, with **KEVEN GENE GAY, SINGLE MAN** grantor(s) and **HIGHLANDS RESIDENTIAL MORTGAGE, LTD.** 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 **KEVEN GENE GAY, SINGLE MAN**, securing the payment of the indebtedness in the original principal amount of **\$112,917.00**, 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.

TS No.: 2025-01140-TX
24-001097-673

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 43, DIAMOND ACRES, PHASE 2, ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 273, PLAT RECORDS, KAUFMAN COUNTY, TEXAS, AS AMENDED BY DOCUMENT RECORDED IN VOLUME 1434, PAGE 227, REAL PROPERTY 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.: 2025-01140-TX
24-001097-673

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: 09/10/2025



Mark Bombick – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

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

For additional sale information visit: www.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 c/o AYT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 9-11-25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

Certificate of Posting

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 35, BLOCK B, TRAVIS RANCH, PHASE 3A, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 613, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 12/13/2021 and recorded in Document 2021-0051349 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: 11/04/2025

Time: 11:00 AM

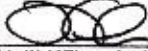
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

5. Obligations Secured. The Deed of Trust executed by DORIAN E SHIRLEY AND LATOYA Y WHITE, provides that it secures the payment of the indebtedness in the original principal amount of \$284,747.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. BOKF, N.A. is the current mortgagee of the note and deed of trust and BANK OF OKLAHOMA, N.A. is mortgage servicer. A servicing agreement between the mortgagee, whose address is BOKF, N.A. c/o BANK OF OKLAHOMA, N.A., 6242 East 41st Street, Tulsa, OK 74135 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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


Mackie Wolf Zientz & Mann, P.C.

Brandon Wolf, Attorney at Law

L. Keller Mackie, Attorney at Law

Michael Zientz, Attorney at Law

Lori Liane Long, Attorney at Law

Chelsea Schneider, Attorney at Law

Ester Gonzales, Attorney at Law

Karla Balli, Attorney at Law

Parkway Office Center, Suite 900

14160 Dallas Parkway

Dallas, TX 75254

For additional sale information visit: serviceinkauction.com/texas or (866) 539-4173

Certificate of Posting

I am  whose address is c/o AVT Title Services, L.L.C, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 9-11-25 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 SEP 11 AM 11:12

FILED FOR RECORD
KAUFMAN CO. TEXAS

NOTICE OF FORECLOSURE SALE

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

1. Property to Be Sold. The property to be sold is described as follows: LOT 1, BLOCK 1, HIGHBRIDGE PHASE 1, A SUBDIVISION LOCATED IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER COUNTY CLERK'S FILE NO. 2019-0022745, OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 04/28/2021 and recorded in Document 2021-0016688 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: 11/04/2025

Time: 11:00 AM

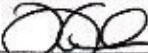
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

5. Obligations Secured. The Deed of Trust executed by TERRENCE LEE AND LINDA LEE, provides that it secures the payment of the indebtedness in the original principal amount of \$205,050.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NewRez LLC d/b/a Shellpoint Mortgage Servicing is the current mortgagee of the note and deed of trust and SHELLPOINT MORTGAGE SERVICING is mortgage servicer. A servicing agreement between the mortgagee, whose address is NewRez LLC d/b/a Shellpoint Mortgage Servicing c/o SHELLPOINT MORTGAGE SERVICING, 17000 Katy Freeway, Suite 300, Houston, TX 77094 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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


Mackie Wolf Zientz & Mann, P.C.

Brandon Wolf, Attorney at Law

✓ L. Keller Mackie, Attorney at Law

Michael Zientz, Attorney at Law

Lori Liane Long, Attorney at Law

Chelsea Schneider, Attorney at Law

Ester Gonzales, Attorney at Law

Karla Balli, Attorney at Law

Parkway Office Center, Suite 900

14160 Dallas Parkway

Dallas, TX 75254

For additional sale information visit: serviceclinkauction.com/texas or (866) 539-4173

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 9-11-25 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 SEP 11 AM 11:12

FILED FOR RECORD
KAUFMAN CO. TEXAS

22-059713

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)

Deed of Trust Date: June 18, 2021	Original Mortgagor/Grantor: LOGAN SCOTT STORK
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, NOMINEE FOR HIGHLANDS RESIDENTIAL MORTGAGE, LTC. , ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC
Recorded in: Volume: 7059 Page: 26 Instrument No: 2021-0024532	Property County: KAUFMAN
Mortgage Servicer: LOANCARE LLC	Mortgage Servicer's Address: 3637 SENECA WAY, VIRGINIA BEACH, VIRGINIA 23452

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

* 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 \$337,621.00, executed by LOGAN SCOTT STORK and payable to the order of Lender.

Property Address/Mailing Address: 3606 KIMBERLY CT, HEARTLAND, TX 75126

Legal Description of Property to be Sold: LOT 54, BLOCK 28, OF HEARTLAND PHASE 10B, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET 3, PAGE 422, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS, TOGETHER WITH CERTIFICATE OF CORRECTION RECORDED IN VOLUME 5755, PAGE 124, AND VOLUME 5803, PAGE 527, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS. .

Date of Sale: November 4, 2025	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

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

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, 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



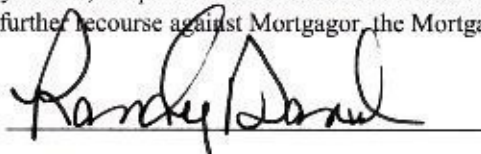
14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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.



SUBSTITUTE TRUSTEE

XOME INC. OR TEJAS CORPORATE SERVICES, LLC,
Trustee

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

A

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 SEP 11 AM 8:17

25-03593
2316 JULIA LN, FORNEY, TX 75126

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

LAURA A. HUGHES
COUNTY CLERK
BY: LF
DEPUTY

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

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

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

Sale Information: November 4, 2025, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Courthouse, or as designated by the County Commissioners Court.

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

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

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

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

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



4852822

Mary Company

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

Donna Stockman

Substitute Trustee(s): Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC||Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Agency Sales and Posting LLC

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

2025 SEP 11 AM 8:17

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

LAURA A. HUGHES
COUNTY CLERK LF

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

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated August 30, 2022 and recorded under Vol. 7793, Page 108, or Clerk's File No. 2022-0033751, in the real property records of KAUFMAN County Texas, with Jessie Morgan III and Gayla Morgan, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Paramount Residential Mortgage Group, Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Jessie Morgan III and Gayla Morgan, husband and wife securing payment of the indebtedness in the original principal amount of \$500,865.00 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 Jessie Morgan III and Gayla Morgan. The Secretary of Veterans Affairs, an officer of the United States is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. PHH Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee. PHH Mortgage Corporation, is representing the Mortgagee, whose address is: 1 Mortgage Way, Mount Laurel, NJ 08054.

Legal Description:

LOT 7, IN BLOCK AD, OF GATEWAY PARKS ADDITION, PHASE 6, AN ADDITION IN THE CITY OF FORNEY, IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 560, OF THE MAP OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 11/04/2025

Earliest Time Sale Will Begin: 11:00 AM

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

TERMS OF SALE

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

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



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

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

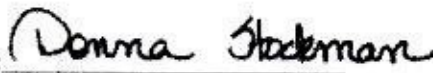
WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE **Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Agency Sales and Posting LLC, as Substitute Trustee.**

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

Executed on September 9, 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. 44-25-03003

FILED FOR RECORD
KAUFMAN CO TEXAS

2025 SEP 11 AM 8:17

LAURA A. HUGHES LF
COUNTY CLERK

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 November 30, 2022 and recorded under Vol. 7908, Page 471, or Clerk's File No. 2022-0044379, in the real property records of KAUFMAN County Texas, with Leah Meyer, a single person as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Loandepot.com, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Leah Meyer, a single person securing payment of the indebtedness in the original principal amount of \$276,299.00 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 Leah Meyer. 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 15, IN BLOCK D, OF CREEKSIDE ESTATES, PHASE 2, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 504, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 11/04/2025

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.

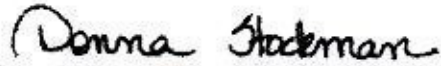
The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:

Codilis & Moody, P.C.

20405 State Highway 249, Suite 170

Houston, TX 77070

(281) 925-5200



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

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: November 04, 2025

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

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

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated March 31, 2014 and recorded in Document CLERK'S FILE NO. 20140005116; AS AFFECTED BY LOAN MODIFICATION AGREEMENT CLERK'S FILE NO. 2016-0011224 real property records of KAUFMAN County, Texas, with GABRIEL JOHNSON, MARRIED MAN AND WIFE, LASHAWN JOHNSON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by GABRIEL JOHNSON, MARRIED MAN AND WIFE, LASHAWN JOHNSON, securing the payment of the indebtednesses in the original principal amount of \$156,120.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 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, ASILEE LUNA, KINNEY LESTER, RAMIRO CUEVAS, CARY CORENBLUM, JOSHUA SANDERS, MATTHEW HANSEN, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, LISA BRUNO, MERYL OLSEN, AUCTION.COM, JACK BECKMAN, DAVID STOCKMAN, DONNA STOCKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, STOCKMAN FORECLOSURE SERVICES INC., JUDITH A. FRAPPIER, ROBERT FORSTER, OR JEFFREY FLEMING whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

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

2040 CLUB OAK DR
HEARTLAND, TX 75126

00000010581452

00000010581452

KAUFMAN

EXHIBIT "A"

LOT 8, BLOCK 10, HEARTLAND TRACT A, PHASE 2A, AN ADDITION IN KAUFMAN COUNTY, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 757, AMENDED IN CABINET 2, ENVELOPE 778, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 12/7/2023	Grantor(s)/Mortgagor(s): FREDDIE LORICK JR AND SHARON LORICK, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR PULTE MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Lakeview Loan Servicing, LLC
Recorded in: Volume: 8319 Page: 271 Instrument No: 2023-0034704	Property County: KAUFMAN
Mortgage Servicer: M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Fountain Plaza, Buffalo, NY 14203
Date of Sale: 11/4/2025	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 3, BLOCK M, OF TRAVIS RANCH PHASE 2K, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLEEVE 78, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

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

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

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

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

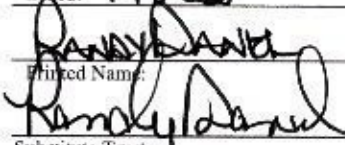
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A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

Dated: 9/16/2025



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

Dated: 9-17-25



Printed Name:

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 SEP 18 AM 10:00
LAURA A. HUGHES
COUNTY CLERK
BY: 

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

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 8/12/2022	Grantor(s)/Mortgagor(s): JOVANNY CISNEROS, A SINGLE MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: GUILD MORTGAGE COMPANY, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2022-0031268	Property County: KAUFMAN
Mortgage Servicer: Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 5887 Copley Drive, San Diego, CA 92111
Date of Sale: 11/4/2025	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: BEING ALL THAT CERTAIN LOT TRACT OR PARCEL OF LAND LOCATED IN THE J.B. COLE SURVEY, A-84, CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS BEING DESCRIBED AS LOT 4 AND PART OF LOT 3, BLOCK 3, OF THE ORIGINAL TOWN OF KAUFMAN, ACCORDING TO THE PLAT RECORDED IN CABINET 1, ENVELOPE 2 OF THE PLAT RECORDS, KAUFMAN COUNTY, TEXAS ALSO BEING DESCRIBED AS ALL OF A CALLED 0.161 ACRE TRACT OF LAND DESCRIBED IN DEED TO RANDY STERLING RECORDED IN VOLUME 5250, PAGE 263, OF THE DEED RECORDS KAUFMAN COUNTY, TEXAS (DRKCT). SAID LOT TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS IN EXHIBIT "A" ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES.

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 their said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

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

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

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

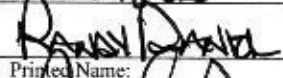
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A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

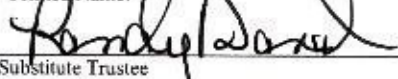
Dated: 9/16/2025 _____



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

Dated: 9-18-25 _____


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 SEP 18 AM 10:00
BY: LAURA A. HUGHES
COUNTY CLERK

MH File Number: TX-25-122159-POS
Loan Type: FHA

EXHIBIT "A"

BEING ALL THAT CERTAIN LOT TRACT OR PARCEL OF LAND LOCATED IN THE J.B. COLE SURVEY, A-84, CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, BEING DESCRIBED AS LOT 4 & PART OF LOT 3, BLOCK 3, OF THE ORIGINAL TOWN OF KAUFMAN, ACCORDING TO THE PLAT RECORDED IN CABINET 1, ENVELOPE 2 OF THE PLAT RECORDS, KAUFMAN COUNTY, TEXAS. ALSO BEING DESCRIBED AS ALL OF A CALLED 0.161 ACRE TRACT OF LAND DESCRIBED IN DEED TO RANDY STERLING RECORDED IN VOLUME 5250, PAGE 263, OF THE DEED RECORDS KAUFMAN COUNTY, TEXAS (DRKCT). SAID LOT TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD SET WITH A PLASTIC CAP STAMPED #4207 AT THE INTERSECTION OF F.M. 987 (NORTH JEFFERSON STREET) AND WEST FIRST STREET, BEING THE NORTHWEST CORNER OF BLOCK 3, LOT 4, THE STERLING TRACT AND THIS TRACT;

THENCE, S 89° 15' 45" E, 70.01 FEET ALONG THE SOUTH LINE OF WEST FIRST STREET, BEING THE NORTH LINE OF THIS TRACT, PASSING THE NORTHEAST CORNER OF LOT 4 TO A 'X' MARK FOUND IN CONCRETE IN THE NORTH LINE OF LOT 3, THE NORTHWEST CORNER OF THE CHARLES G. AND VENETIA L. DOSTER TRACT AS DESCRIBED IN DEED RECORDED IN DOCUMENT # 2008-00003156 OF THE DRKCT, BEING THE NORTHEAST CORNER OF THE STERLING TRACT AND THIS TRACT, FROM WHICH A 3/8" IRON ROD FOUND AT THE NORTHEAST CORNER OF BLOCK 3 BEARS S 89° 15' 45" E, 130.00 FEET;

THENCE, SOUTH, 110.41 FEET ALONG THE COMMON LINE OF THE DOSTER TRACT AND THIS TRACT TO A FENCE CORNER FOUND IN THE NORTH LINE OF LOT 6 AND THE MATTHEW W. MUNCRIEF TRACT AS DESCRIBED IN DEED RECORDED IN VOLUME 2871, PAGE 80 OF THE DRKCT, BEING THE SOUTHEAST CORNER OF THIS TRACT, WHICH BEARS N 89° 15' 45" W, 24.71 FEET FROM A 60D NAIL FOUND AT THE NORTHWEST CORNER OF THE KIMELA H. AND TIMOTHY W. THOMAS 0.2433 ACRE TRACT AS DESCRIBED IN DEED RECORDED IN VOLUME 5637, PAGE 67 OF THE DRKCT;

THENCE, N 89° 15' 45" W, 70.01 FEET ALONG THE COMMON LINE OF THE MUNCRIEF TRACT AND THIS TRACT, PASSING THE NORTHWEST CORNER OF LOT 6 TO A POINT IN THE EAST LINE OF F.M. 987, THE WEST LINE OF BLOCK 3, THE NORTHWEST CORNER OF LOT 5, BEING THE SOUTHWEST CORNER OF LOT 4, THE STERLING TRACT AND THIS TRACT, FROM WHICH A 60D NAIL FOUND BEARS S 46° 01' 10" W, 6.48 FEET, WHICH BEARS NORTH 100.00 FEET FROM THE SOUTHWEST CORNER OF BLOCK 3;

THENCE, NORTH (REF. BEARING), 110.41 FEET ALONG THE EAST LINE OF F.M. 987, BEING THE WEST LINE OF THIS TRACT TO THE POINT OF BEGINNING AND CONTAINING 0.18 ACRES OF LAND MORE OR LESS.

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)

Deed of Trust Date: November 2, 2021	Original Mortgagor/Grantor: KEYONNA WALKER-HORTON, SINGLE WOMAN
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. GRANTEE ACTING SOLELY AS NOMINEE AND BENEFICIARY FOR ACADEMY MORTGAGE CORPORATION., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC
Recorded in: Volume: 7309 Page: 454 Instrument No: 2021-0045811	Property County: KAUFMAN
Mortgage Servicer: LOANCARE LLC	Mortgage Servicer's Address: 3637 SENTARA WAY, VIRGINIA BEACH, VIRGINIA 23452

2025 SEP 18 AM 10:00
BY: LAURA A. HUGHES
COUNTY CLERK

FILED FOR RECORD
KAUFMAN CO. TEXAS

* 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 \$290,235.00, executed by KEYONNA WALKER HORTON and payable to the order of Lender.

Property Address/Mailing Address: 2109 MUSCOVY ST, CRANDALL, TX 75114

Legal Description of Property to be Sold: LOT 21, BLOCK "K", OF WILDCAT RANCH, PHASE 1B, AN ADDITION TO THE CITY OF CRANDALL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 657, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Date of Sale: November 4, 2025	Earliest time Sale will begin: 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 AUCTION.COM, LLC WHOSE ADDRESS IS 1 MAUCHLY IRVINE, CA 92618 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.

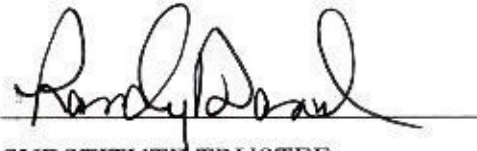


Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *LAKEVIEW LOAN SERVICING, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, AUCTION.COM, LLC WHOSE ADDRESS IS 1 MAUCHLY IRVINE, CA 92618 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 AUCTION.COM, LLC WHOSE ADDRESS IS 1 MAUCHLY IRVINE, CA 92618 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 Donald", is written over a horizontal line.

SUBSTITUTE TRUSTEE

Auction.com, LLC 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 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)**

Deed of Trust Date: October 24, 2007	Original Mortgagor/Grantor: ANNIE SMITH AND CURTIS E SMITH
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HOMECOMINGS FINANCIAL LLC (F/K/A HOMECOMINGS FINANCIAL NETWORK INC.), ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: LEGACY MORTGAGE ASSET TRUST 2019-RPL3
Recorded in: Volume: 3281 Page: 199 Instrument No: 2007-00025843	Property County: KAUFMAN
Mortgage Servicer: SELECT PORTFOLIO SERVICING	Mortgage Servicer's Address: 3217 S. DECKER LAKE DR. SALT LAKE CITY, UTAH 84119-3284

FILED FOR RECORD
 KAUFMAN CO. TEXAS
 2025 SEP 18 AM 10:50
 BY: LAURA A. HUGHES
 COUNTY CLERK

* 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 \$175,677.00, executed by ANNIE SMITH; CURTIS SMITH; and payable to the order of Lender.

Property Address/Mailing Address: 2122 JUNIPER DR, FORNEY, TX 75126

Legal Description of Property to be Sold: LOT 48, BLOCK B, HONEYSUCKLE MEADOWS WINDMILL FARMS PHASE 3A-SECTION I, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 681, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS..

Date of Sale: November 4th, 2025	Earliest time Sale will begin: 10:00AM
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Place of sale of Property: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 17 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, *LEGACY MORTGAGE ASSET TRUST 2019-RPL3*, the owner and holder of the Note, has requested Tejas Corporate Services, LLC whose



address is 14800 Landmark Blvd., Suite 850, Dallas, Tx 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *LEGACY MORTGAGE ASSET TRUST 2019-RPL3* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

Pursuant to section 51.0075(a) of the Texas Property Code, Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, Tx 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, Tx 75254, Trustee.

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

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

/s/Joseph Vacek

Joseph Vacek

Attorney for Select Portfolio Servicing, Inc.

State Bar No.: 24038848

jvacek@raslg.com

Robertson, Anschutz, Schneid, Crane & Partners,

PLLC / Attorney for Mortgagee

5601 Executive Dr, Suite 400

Irving, TX 75038

Telephone: 817-873-3080

Facsimile: (817)796-6079

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 SEP 18 AM 8:02

LAURA A. HUGHES
COUNTY CLERK

BY: LF
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.: 138506-TX

Date: September 16, 2025

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: WILLA M. SMITH

ORIGINAL MORTGAGEE: UNITED STATES OF AMERICA ACTING THROUGH THE RURAL
HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES
DEPARTMENT OF AGRICULTURE

CURRENT MORTGAGEE: United States of America acting through the Rural Housing Service or
successor agency, United States Department of Agriculture

MORTGAGE SERVICER: Dawson's Management - USDA

DEED OF TRUST DATED 12/16/1998, RECORDING INFORMATION: Recorded on 12/22/1998, as Instrument
No. 16623 in Book 1343 Page 0958, re-recorded on 05/12/1999 as Instrument No. 06756 Book 1368 Page 0921, and
assumption agreement entered 6/19/2015

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): ALL THAT CERTAIN LOT, TRACT OR PARCEL
OF LAND, PART OF THE R. C. DIXON SURVEY, ABSTRACT NO. 117, KAUFMAN COUNTY, TEXAS,
PART OF THAT CERTAIN TRACT ONE, CALLED 8.453 ACRES, CONVEYED TO BARBARA A.
SLOAN BY LESTER L. FARMER, JR. ON MARCH 18, 1993, RECORDED IN VOL. 1082 PAGE 534 OF
THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING MORE COMPLETELY
DESCRIBED IN EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 11/4/2025, 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.

Dawson's Management - USDA is acting as the Mortgage Servicer for United States of America acting through the
Rural Housing Service or successor agency, United States Department of Agriculture who is the Mortgagee of the
Note and Deed of Trust associated with the above referenced loan. Dawson's Management - USDA, as Mortgage
Servicer, is representing the Mortgagee, whose address is:

United States of America acting through the Rural Housing Service or successor agency, United States Department
of Agriculture
c/o Dawson's Management - USDA



Matter No.: 138506-TX

1455 Pleasant Hill Rd, Ste 206, Mailbox 209
Lawrenceville, GA 30044

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE AGENCY SALES AND POSTING, LLC, 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

138506-TX

EXHIBIT "A"

All that certain lot, tract or parcel of land, part of the R. C. Dixon Survey, Abstract No. 117, Kaufman County, Texas, part of that certain Tract One, called 8.453 acres, conveyed to Barbara A. Sloan by Lester L. Farmer, Jr. on March 18, 1993, recorded in Vol. 1082 page 534 of the Deed Records of Kaufman County, Texas and being more completely described as follows, to-wit:

BEGINNING at a point in the Southwest line of the above mentioned 8.453 acre tract, in the centerline of County Road No. 140 and being S 42 deg. 51 min. 59 sec. E - 239.08 ft. from the West corner of said 8.453 acre tract, from said beginning point, a 3/8" iron rod set in the Northeast line of said County Road No. 140 bears N 46 deg. 48 min. 24 sec. E - 30.00 ft.

THENCE N 46 deg. 48 min. 24 sec. E, a distance of 394.40 ft. to a 3/8" iron rod set for corner.

THENCE S 42 deg. 51 min. 59 sec. E, a distance of 120.91 ft. to a 3/8" iron rod set for corner.

THENCE S 47 deg. 14 min. 08 sec. W, a distance of 394.39 ft. to a point for corner in the Southwest line of said 8.453 acre tract and in the centerline of County Road No. 140, from which a 3/8" iron rod set in the Northeast line of County Road No. 140 bears N 47 deg. 14 min. 08 sec. E - 30.00 ft.

THENCE N 42 deg. 51 min. 59 sec. W, with the Southwest line of said 8.453 acre tract and with the centerline of County Road No. 140, a distance of 117.95 ft. to the place of beginning, containing 1.081 acres of land, of which 0.081 of an acre is within the above mentioned County Road No. 140.

COPY

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

NOTICE OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated July 25, 2017, executed by **AMANDA ANTOINETTE WEST AND KENNETH EARL WEST, JR., MARRIED**, ("Mortgagor") to K. Clifford Littlefield, Trustee, for the benefit of **VANDERBILT MORTGAGE AND FINANCE, INC.** ("Mortgagee"), filed for record under Instrument No. 2017-0017504, Official Public Records of Kaufman County, Texas, Mortgagee appoints K. Clifford Littlefield or Norma Jean Hesselstine, whose address is listed below, or Randy Daniel, Cindy Daniel or Jim O'Bryant, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, November 4, 2025**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Kaufman County Courthouse at the place designated by the Commissioner's Court for such sales in Kaufman County, Texas, (on the steps of the county courthouse or as designated by the County Commissioner), the sale to begin at **10:00 o'clock a.m.** or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2007 Palm Harbor Manufactured Home, Serial No. PH2212973.

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 SEP 22 PM 1:02
LAURA A. HUGHES
COUNTY CLERK
BY: *MT*

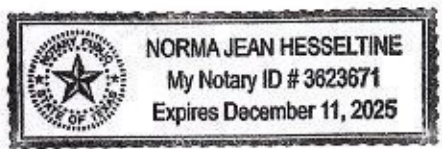
EXECUTED this 18 day of September, 2025.

K Littlefield

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

THE STATE OF TEXAS §
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 18 day of September, 2025, to certify which witness my hand and official seal.



Norma Jean Hesselstine
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

**Lot 47, Block , Highland Acres Subdivision, an addition to Kaufman County, Texas,
according to plat recorded in Cabinet 1, Page 721, Plat Records, Kaufman County, Texas.**

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 SEP 25 10:05 AM

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 21, 2022 and recorded under Vol. 7734, Page 428, or Clerk's File No. 2022-0028504, in the real property records of Kaufman County Texas, with Andrey A. Adamovich and Svetlana Adamovich, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for NFM, Inc. dba NFM Lending, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Andrey A. Adamovich and Svetlana Adamovich, husband and wife securing payment of the indebtedness in the original principal amount of \$286,133.00 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 Andrey A. Adamovich, Liubovi Gagauz. Nationstar Mortgage 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, Coppel, TX 75019.

Legal Description:

LOT 31, BLOCK U, CLEMENTS RANCH, PHASE 4, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 3, PAGE 577, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 11/04/2025

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.**

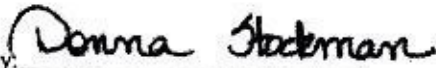
The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.

20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on September 23, 2025.

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

Posted and filed by:



Printed Name: Donna Stockman

C&M No. 44-25-00414

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 SEP 25 AM 8:05

LAURA A. HUGHES
COUNTY CLERK
DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

Matter No.: 138503-TX

Date: September 16, 2025

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: EVERETT J. PETTY AND WIFE, DOREEN PETTY
ORIGINAL MORTGAGEE: UNITED STATES OF AMERICA ACTING THROUGH THE RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE
CURRENT MORTGAGEE: United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture
MORTGAGE SERVICER: Dawson's Management - USDA

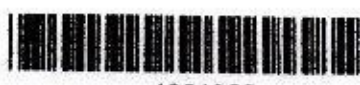
DEED OF TRUST DATED 3/15/2002, RECORDING INFORMATION: Recorded on 3/22/2002, as Instrument No. 05970 in Book 01969 Page 00197

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 45 HARMONY ESTATES, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 652, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 11/4/2025, 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.

Dawson's Management - USDA is acting as the Mortgage Servicer for United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. Dawson's Management - USDA, as Mortgage Servicer, is representing the Mortgagee, whose address is:

United States of America acting through the Rural Housing Service or successor agency, United States Department of Agriculture
c/o Dawson's Management - USDA
1455 Pleasant Hill Rd, Ste 206, Mailbox 209
Lawrenceville, GA 30044



Matter No.: 138503-TX

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE AGENCY SALES AND POSTING, LLC, 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: 09/14/2023
Grantor(s): HANNAH TAVIDA COLEBROOKE AND ASHLEY EMON COLEBROOKE,
SPOUSES MARRIED TO EACH OTHER
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS
NOMINEE FOR TOWN SQUARE MORTGAGE & INVESTMENTS LLC. DBA
TOWN SQUARE MORTGAGE, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$235,554.00
Recording Information: Book 8229 Page 306 Instrument 2023-0026195
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 18227 COUNTY ROAD 4001, MABANK, TX 75147

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 4th day of November, 2025
Time of Sale: 10:00AM or within three hours thereafter.
Place of Sale: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

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

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

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

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

BY: 
LAURA A. HUGHES
COUNTY CLERK

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 SEP 25 AM 11:18

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 Zwiwers, Shawn Schiffer, 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 9/25/20 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

Exhibit "A"

BEING LOT 32, OF MABANK MEADOWS PHASE 4, AN ADDITION TO THE CITY OF MABANK, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN CABINET 3, PAGE 781, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 10/22/2004	Grantor(s)/Mortgagor(s): STEVE B. WRIGHT
Original Beneficiary/Mortgagee: DAVID SCOTT BAILEY	Current Beneficiary/Mortgagee: Nationstar Mortgage LLC
Recorded in: Volume: 2529 Page: 157 Instrument No: 00024404	Property County: KAUFMAN
Mortgage Servicer: Nationstar Mortgage LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 8950 Cypress Waters Boulevard, Coppell, TX 75019
Date of Sale: 11/4/2025	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: BEING LOT 1, BLOCK C OF HERITAGE HILL ADDITION, SECTION THREE, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 609, PLAT RECORDS, KAUFMAN COUNTY, TEXAS, AS AMENDED BY CERTIFICATE OF CORRECTION RECORDED IN VOLUME 804, PAGE 671, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS.

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

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

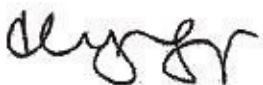
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

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

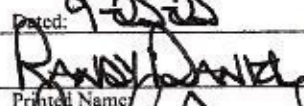
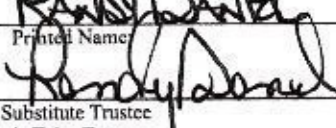
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

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

Dated: 9/24/2025



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

Dated: 9-25-25

 Printed Name: Randy Daniel

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 SEP 25 AM 11:18
LAURA A. HUGHES
COUNTY CLERK
BY: 

MH File Number: TX-25-107885-POS
Loan Type: Conventional Residential

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 4th day of November, 2025
Time: 11am or not later than three hours after that time
Place: AT "At the commissioner's court of Kaufman county does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions." in Kaufman County, Texas.

FILED FOR RECORDING
KAUFMAN CO. TEXAS
2025 SEP 25 AM 11:18
LAURA A. HUGHES
COUNTY CLERK

TERMS OF SALE: CASH

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: July 30, 2021
Grantor(s): Denetra Green and James Green, Wife and Husband
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Castle & Cooke Mortgage, LLC., its successors and assigns
Original Principal: \$531,960.00
Recording Information: Deed Inst.# 2021-0030736
Current Mortgagee/Beneficiary: NewRez LLC d/b/a Shellpoint Mortgage Servicing
Secures: The Promissory Note (the "Note") in the original principal amount of \$531,960.00 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: 10494 Bradley Circle, Forney, TX 75126
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

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

Mortgage Servicer: Shellpoint Mortgage Servicing
Mortgage Servicer Address: 75 Beattie Place, Suite 300 Greenville, SC 29601

SUBSTITUTE TRUSTEE(S):

McCalla Raymer Leibert Pierce, LLP, Agency Sales and Posting LLC

SUBSTITUTE TRUSTEE ADDRESS:

1320 Greenway Drive, Suite 780 Irving, TX 75038

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

/s/ Coury Jacocks

Coury Jacocks - Bar #: 24014306
Attorney for NewRez LLC d/b/a Shellpoint Mortgage Servicing
Coury.Jacocks@mccalla.com
1320 Greenway Drive, Suite 780
Irving, TX 75038
(469) 942-7141 Office
(469) 469-6670 Fax

DOCUMENT PREPARED BY:

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

Certificate of Posting

I am RANDY DANIEL whose address is 14800 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"

Being Lot 24 of TALTY ESTATES, an addition to the City of Forney, Kaufman County, Texas, according to the plat thereof recorded in Cabinet 2, Slide 147, Plat Records, Kaufman County, Texas.

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)

Deed of Trust Date: April 13, 2018	Original Mortgagor/Grantor: NEMIKA MEELY
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC
Recorded in: Volume: 5645 Page: 103 Instrument No: 2018-0008772	Property County: KAUFMAN
Mortgage Servicer: LOANCARE, LLC	Mortgage Servicer's Address: 3637 SENTARA WAY, VIRGINIA BEACH, VIRGINIA 23452

2025 SEP 25 AM 11:18
 BY: NEMIKA MEELY
 LAURA A. HUGHES
 COUNTY CLERK

FILED FOR RECORD
 KAUFMAN CO. TEXAS

* 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 \$210,123.00, executed by NEMIKA MEELY and payable to the order of Lender.

Property Address/Mailing Address: 3010 CASSINIA PKWY, FORNEY, TX 75126

Legal Description of Property to be Sold: LOT 33, IN BLOCK 2, OF HEARTLAND PARCEL 8, AN ADDITION KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 280, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Date of Sale: November 4, 2025	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

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

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, LAKEVIEW LOAN SERVICING, LLC, the owner and holder of the Note, has requested Tejas Corporate Services, LLC whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254 OR Xome Inc. whose address is 750 HIGHWAY 121 BYP SUITE 100 LEWISVILLE, TX 75067, 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.

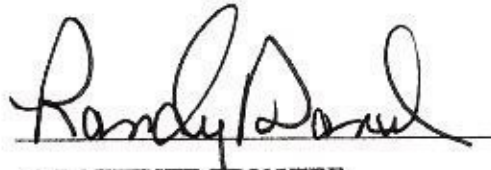


Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *LAKEVIEW LOAN SERVICING, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Tejas Corporate Services, LLC whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254 OR Xome Inc. whose address is 750 HIGHWAY 121 BYP SUITE 100 LEWISVILLE, TX 75067, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Tejas Corporate Services, LLC whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254 OR Xome Inc. whose address is 750 HIGHWAY 121 BYP SUITE 100 LEWISVILLE, TX 75067, 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

Tejas Corporate Services, LLC OR Xome Inc. , Trustee

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

2025 SEP 30 AM 9:34

LAURA A. HUGHES
COUNTY CLERK

BY: LF
DEPUTY

Notice of Substitute Trustee Sale

T.S. #: 25-16050

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: **11/4/2025**
Time: The sale will begin no earlier than **10:00 AM** or no later than three hours thereafter.
The sale will be completed by no later than **1:00 PM**
Place: **Kaufman County Courthouse in Kaufman, Texas, at the following location:
Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142
OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT,
PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

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

Being Lot 21, in Block J, of BRIARWOOD HILLS, PHASE 1, an Addition to Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 4, Slide 30, of the Plat Records of Kaufman County, Texas.

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust is dated 7/29/2022 and is recorded in the office of the County Clerk of Kaufman County, Texas, under County Clerk's File No 2022-0029711, recorded on 8/2/2022, of the Real Property Records of Kaufman County, Texas.
Property Address: 1632 BRIAR HUNT DRIVE FORNEY Texas 75126

Trustor(s):	JOSE A RAMIREZ GARCIA AND MAGALLY LOPEZ	Original Beneficiary:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR TOWN SQUARE MORTGAGE AND INVESTMENTS LLC DBA TOWN SQUARE MORTGAGE ITS SUCCESSORS AND ASSIGNS
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Current Beneficiary:	Planet Home Lending, LLC	Loan Servicer:	Planet Home Lending, LLC
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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, Stockman Foreclosure Services Inc., Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC
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The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

T.S. #: 25-16050

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 JOSE A RAMIREZ GARCIA AND MAGALLY LOPEZ, HUSBAND AND WIFE. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$363,537.00, executed by JOSE A RAMIREZ GARCIA AND MAGALLY LOPEZ, HUSBAND AND WIFE, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR TOWN SQUARE MORTGAGE AND INVESTMENTS LLC DBA TOWN SQUARE MORTGAGE ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JOSE A RAMIREZ GARCIA AND MAGALLY LOPEZ, HUSBAND AND WIFE to JOSE A RAMIREZ GARCIA AND MAGALLY LOPEZ. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

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

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

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

T.S. #: 25-16050

Dated: 9/30/25

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



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

AFTER RECORDING, PLEASE RETURN TO:

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

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 20, 2022 and recorded under Vol. 7642, Page 565, or Clerk's File No. 2022-0020295, in the real property records of Kaufman County Texas, with Byron Scott Wells and Brandy Wells, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Neighbors Bank, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Byron Scott Wells and Brandy Wells, husband and wife securing payment of the indebtedness in the original principal amount of \$510,000.00 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 Byron Scott Wells, Brandy Wells. 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 15, WINNERS CIRCLE, AN ADDITION NEAR THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, PLAT 143, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 11/04/2025

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 30, 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. 44-24-02554

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 OCT -2 AM 8:37
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature]
DEPUTY

NOTICE OF FORECLOSURE SALE

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

1. **Property to Be Sold.** The property to be sold is described as follows: LOT 3, BLOCK G, TRAVIS RANCH, PHASE 2A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 612, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 06/04/2018 and recorded in Book 3698 Page 479 Document 2018-0013477 real property records of Kaufman County, Texas. Re-filed in Book 5707 Page 358 real property records of Kaufman County, Texas. Re-filed in Document 2018-0014368 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: 11/04/2025

Time: 10:00 AM

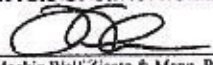
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

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

6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, 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 Madkie, 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.nwzmlaw.com/tx-investors

Certificate of Posting

I am  whose address is c/o AVT Title Services, L.L.C., 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 10/25/25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

BY: 
LAURA A. HUGHES
COUNTY CLERK

2025 OCT -2 AM 9:11

FILED FOR RECORDS
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 of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active-duty military service to the sender of this notice immediately.

Deed of Trust:

Dated: February 3, 2017 (on or about)

Grantor: Bhavi Hospitality, LLC

Original Trustee: Brandon Norris – CFO

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

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

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

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

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

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 OCT 14 AM 9:26
BY: LAURA A. HUGHES
COUNTY CLERK
FORNEY

Foreclosure Sale:

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

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

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

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

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

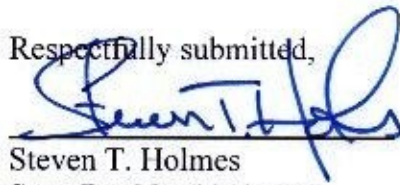
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain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

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

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

Dated: October 13, 2025

Respectfully submitted,



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

Attorneys for Louisiana National Bank

Notice of Foreclosure Sale & Appointment of Substitute Trustee

Date: October 14, 2025

Type of Security Instrument: Deed of Trust

Date of Instrument: October 20, 2023

Debtor: David Moreno Flores and Cecilia Fernanda Jaime Pina

Original Trustee: Allison K. Tipton

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

Current Beneficiary: 5558 Yarborough Trust, Larry Le as Trustee

BY: 
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

FILED FOR RECORD
KAUFMAN COUNTY TEXAS
2025 OCT 14 PM 3:51

County of Property: Kaufman County, Texas

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

Property Description:

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

Date of Sale of Property: November 4, 2025

Earliest Time of Sale of Property: The sale shall begin no earlier than 1:00 P.M. and no later than three hours thereafter. The sale shall be completed by no later than 4:00 P.M.

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

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

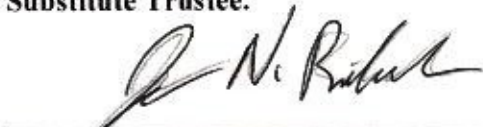
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

WHEREAS, in my capacity as attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND**

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

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

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



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

Executed on October 14, 2025

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, November 4, 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



FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 OCT 14 PM 3:46
LAUREN HUGHES
COUNTY CLERK
BY: MT

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: bwysc@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.

R2551

Our Case No. 19-02825-FC

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

THE STATE OF TEXAS
COUNTY OF KAUFMAN

Deed of Trust Date:
June 1, 2018

Property address:
3315 SLATE DR
HEARTLAND, TX 75126

Grantor(s)/Mortgagor(s):
RAFAEL HERNANDEZ, A SINGLE MAN

LEGAL DESCRIPTION: LOT 84, BLOCK 23, OF HEARTLAND PHASE 8, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 3, PAGE 360, OF PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS MORTGAGEE, AS NOMINEE FOR MID AMERICA MORTGAGE, INC. ITS SUCCESSORS AND ASSIGNS

Earliest Time Sale Will Begin: 10:00 AM

Current Mortgagee:
LAKEVIEW LOAN SERVICING, LLC

Date of Sale: NOVEMBER 4, 2025

Property County: KAUFMAN

Original Trustee: JEFFREY E. BODE

Recorded on: June 4, 2018
As Clerk's File No.: 2018-0013320
Mortgage Servicer:
LAKEVIEW LOAN SERVICING, LLC

Substitute Trustee:
Auction.com, LLC, Resolve Trustee Services, LLC,
Marinosci Law Group, PC

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

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

The current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Auction.com, LLC, Resolve Trustee Services, LLC, Marinosci Law Group, PC, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 OCT 14 PM 3:46
LAURA A. BURNES
COUNTY CLERK

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, NOVEMBER 4, 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, 10/9/25

MARINOSCI LAW GROUP, P.C.

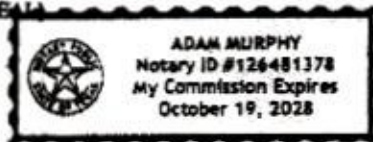
By: [Signature]
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 9 day of Oct 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. 19-02825

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

2025 OCT 14 PM 3:24

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

LAURA A. HUGHES
COUNTY CLERK
BY: 

WHEREAS, on or about August 14, 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 Derric Donyella Perkins and Shannon Nichole Perkins, the present owners of said real property, to The Villages of Fox Hollow Homeowners' Association, Inc. (the "Association"); and

WHEREAS, the said Derric Donyella Perkins and Shannon Nichole Perkins 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;

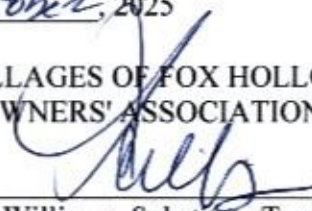
NOW, THEREFORE, notice is hereby given that on **Tuesday, November 4, 2025**, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by 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 36, Block Z, The Villages of Fox Hollow - Phase 5B, an Addition to the City of Forney, Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Sleeve 598, Plat Records, Kaufman County, Texas (1197 Wimberly Drive)

WITNESS my hand this 14th day of October, 2025

THE VILLAGES OF FOX HOLLOW
HOMEOWNERS' ASSOCIATION, INC.

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 OCT 14 PM 3:24

LAURA A. HUGHES
COUNTY CLERK

BY: 

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

WHEREAS, on or about October 3, 2025, 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 Elmer G. Rogers and LaTosha M. Rogers, the present owners of said real property, to Heath Golf & Yacht Club HOA, Inc. (the "Association"); and

WHEREAS, the said Elmer G. Rogers and LaTosha M. Rogers 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;

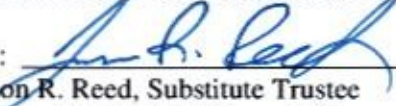
NOW, THEREFORE, notice is hereby given that on **Tuesday, November 4, 2025**, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by 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 36, Block P, of Heath Golf & Yacht Club, Phase 2, Tract 9, an addition to the City of Heath, Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Slide 496, Plat Records, Kaufman County, Texas and duly recorded in Clerk's File No. 2019-10164, Plat Records, Rockwall County, Texas (2520 Governors Boulevard)

WITNESS my hand this 8 day of October, 2025

HEATH GOLF & YACHT CLUB HOA, INC.

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

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

CAUSE NO. 117229-489

FILED FOR RECORD
KAUFMAN COUNTY
TEXAS

2025 JUL 23 PM 1:53

IN RE: ORDER FOR FORECLOSURE
CONCERNING

3228 Flowering Peach Drive
Heath, TX 75126

UNDER TEX. R. CIV. PROC. 736

AND LAUREN MACY MORGAN

§
§
§
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§

IN THE DISTRICT COURT OF

KAUFMAN COUNTY, TEXAS

489TH JUDICIAL DISTRICT

RHONDA HUGHEY
DISTRICT CLERK
BY  DEPUTY

ORDER FOR FORECLOSURE

On May 14, 2024, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action (the "Application") was presented to the Court. **Heath Golf & Yacht Club HOA, Inc.** (the "Association"), Petitioner herein, seeks an order pursuant to Tex. R. Civ. Proc. 736 to foreclose the Association's assessment lien against 3228 Flowering Peach Drive, Heath, Texas 75126, and further described as follows:

Lot 3, Block P, of Heath Golf & Yacht Club, Phase 2, Tract 9, an addition to the City of Heath, Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Slide 496, Plat Records, Kaufman County, Texas and duly recorded under Clerk's File No. 2019-10184, Plat Records, Rockwall County, Texas (3228 Flowering Peach Drive) (hereinafter the "Property").

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

Lauren Macy Morgan
3228 Flowering Peach Drive
Heath, Texas 75126

The Court further finds as follows:

1. This proceeding is brought in the county in which all or part of the real property encumbered by the lien sought to be foreclosed is located.
2. The Association is governed by the Declaration of Covenants, Conditions & Restrictions for Heath Golf & Yacht Club (the "Declaration"), as corrected and supplemented from time to time.
3. The Property is subject to and governed by the Declaration.
4. By virtue of 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 IX of the Declaration.
5. Article IX, Section 9.10(a) of the Declaration creates an assessment lien against the Property to secure payment of assessments and other charges pursuant to Tex. R. Civ. Proc. 735.1(c) and Tex. Prop. Code 209.0092.
6. Article IX, Section 9.10(d) of the Declaration further provides that the Association may foreclose its assessment lien by appropriate judicial or non-judicial proceedings.
7. During the period of Respondent's ownership, Respondent has been assessed maintenance fees in a non-discriminatory manner based on Respondent's

ownership of the Property.

8. Article IX, Section 9.01 of the Declaration and Texas Property Code 5.006 provide for recovery of attorney's fees and expenses incurred in the collection of delinquent assessments.
9. As of April 26, 2024, Respondent was 16 months in default in her obligations to the Association for a total of Four Thousand Eight Hundred and Sixty Eight Dollars and Thirty Five Cents (\$4,868.35).
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 November 30, 2023.
11. A Notice of Lien was filed on or about February 13, 2024 at Instrument No. 2024-0004086 in the office of the County Clerk of Kaufman, Texas, and Respondent was notified of same by letter dated February 13, 2024.
12. The Association afforded Respondent thirty (30) days to cure the default pursuant to the February 13, 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 1/23/25 _____.



JUDGE PRESIDING

2025 OCT 14 PM 3:24

NOTICE OF ASSESSMENT LIEN SALE

LAURA A. HUGHES
COUNTY CLERK

BY:

STATE OF TEXAS §
 §
COUNTY OF KAUFMAN §

WHEREAS, on or about August 19, 2021, a Notice of Lien was filed in the Deed Records of Kaufman County, Texas, covering the real property herein described concerning default in the payment of the indebtedness owing by Nakish Frazier, the present owner of said real property, to The Villages of Fox Hollow Homeowners' Association, Inc. (the "Association"); and

WHEREAS, the said Nakish Frazier 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, November 4, 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 5, Block F, of Villages of Fox Hollow, Phase I, an Addition to the City of Forney, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 678, Plat Records of Kaufman County, Texas (314 Timber Road)

WITNESS my hand this 9 day of October, 2025

THE VILLAGES OF FOX HOLLOW
HOMEOWNERS' ASSOCIATION, 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 ___ day of _____, 2025, at the Kaufman County Courthouse in Kaufman, Texas.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 OCT 14 PM 3:24

LAURA A. HUGHES
COUNTY CLERK

BY:

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 Arthur Joe Brooks and Nicole Arroyo, the present owners of said real property, to The Villages of Fox Hollow Homeowners' Association, Inc. (the "Association"); and

WHEREAS, the said Arthur Joe Brooks and Nicole Arroyo 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, November 4, 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 11, Block S, Fox Hollow - Phase 2A, an Addition to the City of Forney, Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Page 608, Map Records, Kaufman County, Texas. (1240 Altuda Drive)

WITNESS my hand this 14th day of October, 2025

THE VILLAGES OF FOX HOLLOW HOMEOWNERS' ASSOCIATION, INC.

By: 

Chad Robinson, Substitute Trustee
Riddle & Williams, P.C.
3811 Turtle Creek Blvd, Suite 500
Dallas, Texas 75219

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

CAUSE NO. 118517-422

FILED FOR RECORD
KAUFMAN COUNTY
TEXAS

IN RE: ORDER FOR FORECLOSURE
CONCERNING

1240 Altuda Drive
Forney, TX 75126

UNDER TEX. R. CIV. PROC. 736

AND ARTHUR JOE BROOKS AND
NICOLE ARROYO

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IN THE DISTRICT COURT OF

JUL 15 PM 1:58

KAUFMAN COUNTY, TEXAS

RHONDA HUGHEY
BY *[Signature]* DEPUTY

422ND 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 (the "Application") 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 1240 Altuda Drive, Forney, Texas 75126, and further described as follows:

Lot 11, Block S, Fox Hollow - Phase 2A, an Addition to the City of Forney, Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Page 608, Map Records, Kaufman County, Texas. (1240 Altuda Drive) (hereinafter the "Property").

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

Arthur Joe Brooks
1240 Altuda Drive
Forney, Texas 75126

Nicole Arroyo
1240 Altuda Drive
Forney, Texas 75126

The Court further finds as follows:

1. This proceeding is brought in the county in which all or part of the real property encumbered by the lien sought to be foreclosed is located.
2. The Association is governed by the Declaration of Covenants, Conditions 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 were 20 months in default in their obligations to the Association for a total of Two Thousand Six Hundred and Twenty Two Dollars and Eighty Six Cents (\$2,622.86).
10. Respondents have been notified of the amounts due and unpaid attributed to Respondent's failure to pay the assessments and other charges by notice letter dated April 18, 2024.
11. A Notice of Lien was filed on or about June 18, 2024 at Instrument No. 2024-0018673 in the office of the County Clerk of Kaufman County, 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

7/15/25


JUDGE PRESIDING

Notice of Foreclosure Sale

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 OCT 14 AM 9:11

LAURA A. HUGHES
COUNTY CLERK
BY: 

October 13, 2025

Contract for Deed ("Contract for Deed"):

Dated: January 8, 2003

Buyer: Elizabeth Vasquez

Seller: Landco Investments, Inc.

Legal Description: Lot 17, of MAYFAIR ESTATES, a subdivision in Kaufman County, Texas, according to Plat thereof recorded in Volume 2, Page 307, of the Plat Records of Kaufman County, Texas

Property Address: 2346 Sonesh Circle, Kaufman, TX 75142

Details: Original principal amount of \$41,400.00, executed by Elizabeth Vasquez ("Buyer") and payable to the order of Seller

Substitute Trustees: Craig C. Lesok

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

Foreclosure Sale:

Date: **Tuesday, November 4, 2025**

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 12:00 P.M. and not later than three hours thereafter.

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

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

Default has occurred in the payment and in the performance of the obligations of

the Contract for Deed. Because of that default, Landco Investments, Inc., the Seller under the Contract for Deed, has requested Substitute Trustee to sell the Property.

The Contract for Deed may encumber both real and personal property. Formal notice is hereby given of Landco Investments, Inc.'s election to proceed against and sell both the real property and any personal property described in the Contract for Deed in accordance with Landco Investments, Inc.'s rights and remedies under the Contract for Deed 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 Trustees will sell the Property in accordance with the Terms of Sale described above, the Contract for Deed, and applicable Texas law.

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

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Contract for Deed, 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 Contract for Deed. 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 Contract for Deed by Landco Investments, Inc. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

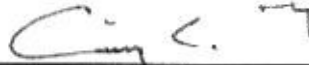
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "**AS IS,**" **without any expressed or implied warranties, except as to the warranties (if any) provided for under the Contract for Deed.** Prospective bidders are advised to conduct an independent investigation of the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

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

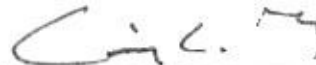
Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the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

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT

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



Craig C. Lesok
Attorney for Seller
SBOT No. 24027446



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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 OCT 14 AM 9:12

LAURA A. HUGHES
COUNTY CLERK

BY:



Notice of Foreclosure Sale

October 10, 2025

Contract for Deed ("Contract for Deed"):

Dated: June 29, 2013

Buyer: Jerry Ytuarte and Deanna Ytuarte

Seller: Avina Properties, LLC

Legal Description: Being Lot 52, of the QUAIL HOLLOW SUBDIVISION according to the map or plat as recording in Cabinet 1, Slide 781, at the Kaufman County Clerk's Office, Kaufman County, Texas

Property Address: 18906 Dove Drive, Terrell, TX 75161

Details: Original principal amount of \$52,410.00, executed by Jerry Ytuarte and Deanna Ytuarte ("Buyer") and payable to the order of Seller

Substitute Trustees: Craig C. Lesok

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

Foreclosure Sale:

Date: **Tuesday, November 4, 2025**

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 12:00 P.M. and not later than three hours thereafter.

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

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Avina Properties, LLC's bid may be by credited against the indebtedness

Default has occurred in the payment and in the performance of the obligations of the Contract for Deed. Because of that default, Avina Properties, LLC, the Seller under the Contract for Deed, has requested Substitute Trustee to sell the Property.

The Contract for Deed may encumber both real and personal property. Formal notice is hereby given of Avina Properties, LLC's election to proceed against and sell both the real property and any personal property described in the Contract for Deed in accordance with Avina Properties, LLC's rights and remedies under the Contract for Deed 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 Trustees will sell the Property in accordance with the Terms of Sale described above, the Contract for Deed, and applicable Texas law.

If Avina Properties, 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 Contract for Deed and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Contract for Deed, 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 Contract for Deed. 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 Contract for Deed by Avina Properties, LLC. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

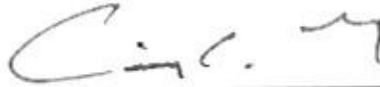
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "**AS IS,**" **without any expressed or implied warranties, except as to the warranties (if any) provided for under the Contract for Deed.** Prospective bidders are advised to conduct an independent investigation of the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

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

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

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED

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



Craig C. Lesok
Attorney for Seller
SBOT No. 24027446



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

Notice of Trustee Sale

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 OCT 17 PM 3:49
LAURA A. HUGHES
COUNTY CLERK
BY: _____
DEPUTY

1. Date, Time and Place of Sale:

Date: Tuesday, November 4, 2025

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

Place: Front steps of the **Kaufman** County Texas Court House or as designated by the county Commissioner's office pursuant to Section 51.002 of the Texas Property Code as the place where Foreclosure Sales are to take place or as designated by the County Commissioners.

2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable. Payment must be made in full on the date of the sale. Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express of implied warranties, except to the warrant of title, if any, provided for under the deed of trust, Any conveyance of the property is subject to all matter of record affecting the property.

3. Instrument to be Foreclosed: Deed of Trust executed by **Luis M. Murillo Valdez and Mayra Alejandra Retana Marrufo** and recorded on February 26, 2021 in **Document Number 20210007269**, of the real property records of Kaufman County, Texas with Luis M. Murillo Valdez and Mayra Alejandra Retana Marrufo, Grantor(s) and, Star Mobile Homes LP as Lender, located at 2537 S. FM 148, Crandall, Texas 75114, with promissory note securing payment of the indebtedness in the original principal amount of \$28,000.00 and obligation therein including but not limited to the Promissory Note ("the Note") and modifications, renewal and extensions of the Promissory Note dated January 11, 2018.

4. Property to be sold:

Wynchase Crossing Lot 212a (see attached survey)

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

By:  _____

Date 10-14-2025

Hollis Campbell, Trustee for Lender Star Mobile Homes LP