

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 SEP 15 AM 8:07

25-03795  
2972 CEDENO DR, HEARTLAND, TX 75126

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

LACRA A. HUGHES  
COUNTY CLERK  
BY: LF  
DEPUTY

- Property:** The Property to be sold is described as follows:
- LOT 30, BLOCK 8, OF HEARTLAND PHASE 16, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 626, PLAT RECORDS, KAUFMAN COUNTY, TEXAS. AS AFFECTED BY CERTIFICATE OF CORRECTION UNDER INSTRUMENT NO 202100016307 AND 202100017986, REAL PROPERTY RECORDS KAUFMAN COUNTY, TEXAS.
- Security Instrument:** Deed of Trust dated October 22, 2021 and recorded on October 26, 2021 at Instrument Number 2021-0044051 in the real property records of KAUFMAN County, Texas, which contains a power of sale.
- Sale Information:** December 2, 2025, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Courthouse, or as designated by the County Commissioners Court.
- Terms of Sale:** Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured:** The Deed of Trust executed by CARLA BELL AND RONALD BELL secures the repayment of a Note dated October 22, 2021 in the amount of \$295,218.00. 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.**



4853157

*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 Zwiars, 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 15<sup>th</sup> 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).

**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: December 02, 2025

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

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 05, 2020 and recorded in Document INSTRUMENT NO. 2020-0015665 real property records of KAUFMAN County, Texas, with CARONNA TAYLOR A SINGLE WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by CARONNA TAYLOR A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$323,972.00, 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 RECORDS  
KAUFMAN CO. TEXAS  
2025 SEP 15 AM 9:49  
BY: LAURA A. HUGHES  
COUNTY CLERK



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

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

*IS*

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

1005 BLACKTHORNE ROAD  
FORNEY, TX 75126

00000010503381

00000010503381

KAUFMAN

**EXHIBIT "A"**

LOT 14, BLOCK H, OF DEVONSHIRE PHASE 1B, AN ADDITION TO THE CITY OF DALLAS, E.T.J., KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 62, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 08/05/2020  
**Grantor(s):** JUAN FUENTES JR, MARRIED AND LESLIE FUENTES, AS COMMUNITY PROPERTY  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$211,105.00  
**Recording Information:** Book 6530 Page 131 Instrument 2020-0022843  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 630 HERITAGE HILL DR, FORNEY, TX 75126

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 2nd day of December, 2025  
**Time of Sale:** 10:00AM or within three hours thereafter.  
**Place of Sale:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas. Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

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

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

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

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

BY:

LAURA A. HUGHES  
COUNTY CLERK

2025 SEP 18 AM 10:00

FILED FOR RECORD  
KAUFMAN CO. TEXAS

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

**Substitute Trustee(s):** Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC, Braden Barnes, Rachel Donnelly, or Jamie F. 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 9-18-25 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

**Exhibit "A"**

LOT TWENTY-THREE (23) IN BLOCK NUMBER ELEVEN (11) IN THE HERITAGE HILL ADDITION, SECTION TWO, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 1, PAGE 286, MAP RECORDS OF KAUFMAN COUNTY, TEXAS.

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

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 8/11/2022	<b>Grantor(s)/Mortgagor(s):</b> TAMMY LYNN MCCORMICK AND TIMOTHY SAMUEL MCCORMICK, WIFE AND HUSBAND
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR LOAN SIMPLE INC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Data Mortgage, Inc. d/b/a Essex Mortgage
<b>Recorded in:</b> <b>Volume:</b> 7764 <b>Page:</b> 139 <b>Instrument No:</b> 2022-0031153	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> Data Mortgage Inc., dba Essex Mortgage is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1417 N Magnolia Ave, Ocala, FL 34475
<b>Date of Sale:</b> 12/2/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT NO. 6, BLOCK "B", ROLLING ACRES, BIVINS FIRST ADDITION TO THE CITY OF TERRELL ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 1, ENVELOPE 48, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

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

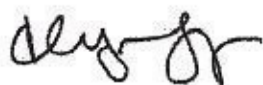
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

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

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

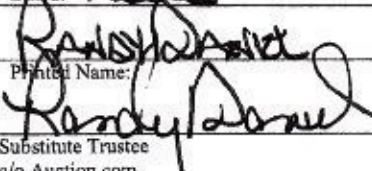
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS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

Dated: 9/18/2025



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Data Mortgage Inc., dba Essex Mortgage

Dated: 9-25-25



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

**MH File Number:** TX-25-108990-POS  
**Loan Type:** FHA

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 SEP 30 PM 1:08

LAURA A. HUGHES  
COUNTY CLERK

BY: LF  
DEPUTY

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

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

TS No TX07000430-25-1

APN 205722

TO No 250389201

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on December 23, 2020, JON PAUL GAFFNEY, AN UNMARRIED MAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of ANGELA R HERNANDEZ as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for DHI MORTGAGE COMPANY, LTD., its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$293,574.00, payable to the order of Lakeview Loan Servicing, LLC as current Beneficiary, which Deed of Trust recorded on December 29, 2020 as Document No. 2020-0042196 in Book 6759, on Page 49 in Kaufman County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 205722

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Auction.com, LLC** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

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

TS No TX07000430-25-1

APN 205722

TO No 250389201

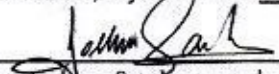
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, December 2, 2025 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142, or in the area designated by the Commissioner's Court.**

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

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

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

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

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

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

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

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

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

TS No TX07000430-25-1

APN 205722

TO No 250389201

**EXHIBIT "A"**

LOT 1, BLOCK "V", OF LAKEWOOD TRAILS ADDITION, PHASE ONE, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 522, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 OCT -2 AM 8:36

LAURA A. HUGHES  
COUNTY CLERK

BY: LF  
DEPUTY

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

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

*ISL-116561*

TS No TX07000430-25-1

APN 205722

TO No 250389201

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on December 23, 2020, JON PAUL GAFFNEY, AN UNMARRIED MAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of ANGELA R HERNANDEZ as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for DHI MORTGAGE COMPANY, LTD., its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$293,574.00, payable to the order of Lakeview Loan Servicing, LLC as current Beneficiary, which Deed of Trust recorded on December 29, 2020 as Document No. 2020-0042196 in Book 6759, on Page 49 in Kaufman County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 205722

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Auction.com, LLC** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

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

TS No TX07000430-25-1

APN 205722

TO No 250389201

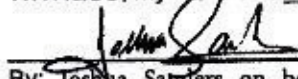
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, December 2, 2025 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142, or in the area designated by the Commissioner's Court.**

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

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

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

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

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

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

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

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

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

TS No TX07000430-25-1

APN 205722

TO No 250389201

**EXHIBIT "A"**

LOT 1, BLOCK "V", OF LAKEWOOD TRAILS ADDITION, PHASE ONE, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 522, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

## 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 30, 2021 and recorded under Vol. 7186, Page 33, or Clerk's File No. 2021-0035431, in the real property records of Kaufman County Texas, with Nyasha Monacler Madamombe, a single woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Highland Homeloans, LLC., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Nyasha Monacler Madamombe, a single woman securing payment of the indebtedness in the original principal amount of \$338,015.00 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 Nyasha Monacler Madamombe. 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, Coppell, TX 75019.

#### Legal Description:

**LOT 19, IN BLOCK A, OF CLEMENTS RANCH 6, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 622, OF THE MAP OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.**

### SALE INFORMATION

**Date of Sale: 12/02/2025**

**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 ServiceLink Auction, 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 October 1, 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: 10/2/25

C&M No. 44-25-03336

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 OCT -2 AM 8:37

LAURA A. HUGHES  
COUNTY CLERK

LF  
DEPUTY

K 2724

Our Case No. 25-01790-FC

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

THE STATE OF TEXAS  
COUNTY OF KAUFMAN

**Deed of Trust Date:**  
September 4, 2019

**Property address:**  
2055 GLASTON RD  
FORNEY, TX 75126

**Grantor(s)/Mortgagor(s):**  
VALERIE SWINDLE AND RAYMOND SWINDLE,  
COMMUNITY PROPERTY

**LEGAL DESCRIPTION:** LOT 10 BLOCK 3, DEVONSHIRE VILLAGE 4B2, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE(S) 479, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS"); AS BENEFICIARY, AS NOMINEE FOR  
DAS ACQUISITION COMPANY, LLC ITS SUCCESSORS  
AND ASSIGNS

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

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

**Date of Sale:** DECEMBER 2, 2025

**Property County:** KAUFMAN

**Original Trustee:** LORETTA J. PIKE

**Recorded on:** September 5, 2019  
**As Clerk's File No.:** 2019-0021735  
**Mortgage Servicer:**  
PENNYMAC LOAN SERVICES, LLC

**Substitute Trustee:**  
Xome Inc., Tejas Corporate Services, 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 Xome Inc., Tejas Corporate Services, 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

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

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

**ACTIVE MILITARY SERVICE NOTICE**

**Assert and protect your rights as a member of the armed forces of the 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, 9/30/25

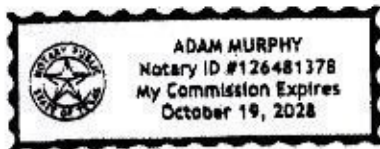
MARINOSCI LAW GROUP, P.C.

By: [Signature]  
SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 30 day of SEPT 2025, personally appeared SAMMY HOODA,  known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal  
(SEAL)



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

Grantor: PENNYMAC LOAN SERVICES, LLC  
3043 TOWNSGATE ROAD, #200  
WESTLAKE VILLAGE, CA 91361  
Our File No. 25-01790

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

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 11/23/2022	<b>Grantor(s)/Mortgagor(s):</b> JOSE ARMANDO RAMIREZ AND JASMINE MARIE CASTILLA, HUSBAND AND WIFE
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR LENNAR MORTGAGE, L.L.C., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> PENNYMAC LOAN SERVICES, LLC
<b>Recorded in:</b> Volume: 7901 Page: 522 Instrument No: 2022-0043739	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
<b>Date of Sale:</b> 12/2/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 1, IN BLOCK R. OF HIGHBRIDGE PHASE 4, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS. ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLEEVE 26, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

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

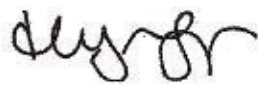
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

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

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

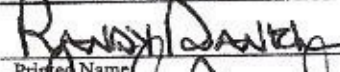
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS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

Dated: 10/1/2025

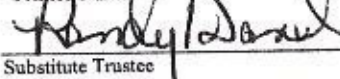


Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for PennyMac Loan Services, LLC

Dated: 10-2-25



Printed Name



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

BY:



LAURA A. HUGHES  
COUNTY CLERK

2025 OCT -2 AM 9:09

FILED FOR RECORD  
KAUFMAN CO. TEXAS

**MH File Number:** TX-25-122973-POS  
**Loan Type:** FHA

25-303409

**Notice of Substitute Trustee's Sale**

2025 OCT -2 AM 9:09

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(f)**

LAURA A. HUGHES  
BY: *[Signature]*

<b>Deed of Trust Date:</b> April 19, 2023	<b>Original Mortgagor/Grantor:</b> JADE LAWSON
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR LENNAR MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> LAKEVIEW LOAN SERVICING, LLC
<b>Recorded in:</b> <b>Volume:</b> 8050 <b>Page:</b> 139 <b>Instrument No:</b> 2023-0010361	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> LOANCARE, LLC	<b>Mortgage Servicer's Address:</b> 3637 SENTARA WAY, VIRGINIA BEACH, VIRGINIA 23452

\* 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 \$255,289.00, executed by JADE LAWSON and payable to the order of Lender.

**Property Address/Mailing Address:** 6217 UNBRIDLED DRIVE, FORNEY, TX 75126

**Legal Description of Property to be Sold:** LOT 24, BLOCK V, TRINITY CROSSING PHASE 6A, A SUBDIVISION LOCATED IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SHEET 111, PLAT RECORDS, KAUFMAN COUNTY, TEXAS..

<b>Date of Sale:</b> November 4th, 2025	<b>Earliest time Sale will begin:</b> 10:00AM
-----------------------------------------	-----------------------------------------------

**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.

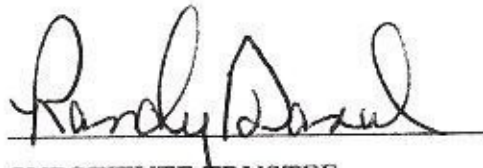
**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that LAKEVIEW LOAN SERVICING, LLC bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.



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 Daxel", written over a horizontal line.

SUBSTITUTE TRUSTEE

Xome, Inc. OR Tejas Corporate Services, LLC, Trustee

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

## NOTICE OF 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 7 OF KAUFMAN EAST ADDITION INSTALLMENT NO. 2, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT OF SAME RECORDED IN CABINET 1, PAGE 112 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 04/21/2023 and recorded in Book 8052 Page 473 Document 2003-0010582 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: 12/02/2025

Time: 10:00 AM

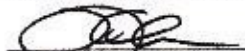
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

**5. Obligations Secured.** The Deed of Trust executed by LARETT ANDERSON, provides that it secures the payment of the indebtedness in the original principal amount of \$272,964.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Trust Bank is the current mortgagee of the note and deed of trust and TRUIST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is Trust Bank c/o TRUIST BANK, 1001 Semmes Ave, Richmond, VA 23224 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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



Mackie Wolf Zientz & Mann, P.C.

Brandon Wolf, Attorney at Law

L. Keller Mackie, Attorney at Law

Michael Zientz, Attorney at Law

Lori Liane Long, Attorney at Law

Chelsea Schneider, Attorney at Law

Ester Gonzales, Attorney at Law

Karla Balli, Attorney at Law

Parkway Office Center, Suite 900

14160 Dallas Parkway

Dallas, TX 75254

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

Certificate of Posting

I am Brandon Wolf whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 10/25/25 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 RECORD  
KAUFMAN CO. TEXAS

2025 OCT -2 AM 9:11

LAURA A. HUGHES  
COUNTY CLERK

BY: LF

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

## 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:** 12/02/2025

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

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

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

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

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

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

## Notice of [Substitute] Trustee Sale

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

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

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

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

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

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

## Notice of [Substitute] Trustee Sale

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

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

Date: 10/01/2025



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](http://www.hubzu.com) or (855) 882-1314

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

I am Randy Daniel Certificate of Posting  
whose address is c/o ANOT Title Services, L.L.C. 3177 Richmond Avenue, Suite 1230,  
Houston, TX 77056. I declare under penalty of perjury that on 10/01/25 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.

**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 February 23, 2024, executed by **ARNELIA GABRIELLE HILL MARTIN A/K/A ARNELIA G. HILL-MARTIN, AND CHRISTOPHER LAMARCUS MARTIN A/K/A CHRISTOPHER L. MARTIN, A MARRIED COUPLE**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21<sup>ST</sup> MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 2024-0005773, Official Public Records of Kaufman County, Texas, Mortgagee appoints K. Clifford Littlefield or Norma Jean Hesselstine, whose address is listed below, or Randy Daniel or 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, December 2, 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 2024 Palm Harbor Manufactured Home, Serial No. PHH320TX2430135ABC.

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.

EXECUTED this 10 day of October, 2025.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 OCT 14 PM 3:08

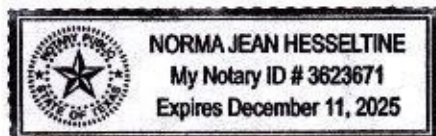
LAURA A. HUGHES  
COUNTY CLERK

BY:  DEPUTY

THE STATE OF TEXAS §  
COUNTY OF NUECES §

  
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](mailto:clittlefield@umhlaw.com)

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 10 day of October, 2025, to certify which witness my hand and official seal.



  
NOTARY PUBLIC, STATE OF TEXAS

**EXHIBIT "A"**

Being all of Lot 5E, of the LAZY OAK LAKE SUBDIVISION as recorded in Cabinet 1, Page 587, Kaufman County, Texas, of the Real Property Records of Terrell, Kaufman County, Texas.

7

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

22857

T.S. #: 2025-18169-TX

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

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

**Date:** 12/2/2025  
**Time:** The earliest time the sale will begin is 10:00 AM, or within three (3) hours after that time.  
**Place:** Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

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

Lot 10, Block I, of TRAVIS RANCH MARINA LOTS NO. 3, a subdivision in Kaufman County, Texas, according to the map or plat thereof recorded as Document No. 2022-0030305 in Volume 7755, Page 91, Official Public Records of Kaufman County, Texas, and in Cabinet 4, Slide 110, Plat Records of Kaufman County, Texas.

Commonly known as: 1610 KALAMATH ST FORNEY, TX 75126

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 11/16/2023 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 11/17/2023 under County Clerk's File No 2023-0032314, in Book 8295 and Page 225 of the Real Property Records of Kaufman County, Texas.

**Grantor(s):** SAMANTHA SAPORITO, AN UNMARRIED WOMAN

**Original Trustee:** Angela R Hernandez

**Substitute Trustee:** Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Abstracts/Trustees of Texas, LLC, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Resolve Trustee Services, LLC

**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns

**Current Mortgagee:** Freedom Mortgage Corporation

**Mortgage Servicer:** Freedom Mortgage Corporation

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is

FILED FOR RECORDING  
KAUFMAN CO. TEXAS

2025 OCT 14 PM 3:46

AJANA HUGHES  
COUNTY CLERK

BY: [Signature]

T.S. #: 2025-18169-TX

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$299,974.00, executed by SAMANTHA SAPORITO, AN UNMARRIED WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

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

T.S. #: 2025-18169-TX

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

Dated: 10/14/25

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinger, Abstracts/Trustees of Texas, LLC, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulse, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Resolve Trustee Services, LLC

*Donna Stockman*

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

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

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

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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

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

**Date:** Tuesday, the 2nd day of December, 2025  
**Time:** 10:00 AM or not later than three hours after that time  
**Place:** AT "At the commissioner's court of Kaufman county does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions." in Kaufman County, Texas.

**TERMS OF SALE:** CASH

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

**Date:** March 7, 2023  
**Grantor(s):** Naz Al Rakibul Islam and Halimatus Sadia, Husband and Wife  
**Original Mortgagee:** Wells Fargo Bank, N.A.  
**Original Principal:** \$458,150.00  
**Recording Information:** Deed Inst.# 2023-0006184,  
**Current Mortgagee/Beneficiary:** NewRez LI.C dba Shellpoint Mortgage Servicing  
**Secures:** The Promissory Note (the "Note") in the original principal amount of \$458,150.00 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.

FILED OCT 14 AM 11:18  
LAFAYETTE COUNTY CLERK  
BY: [Signature]

**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:** 1307 Wheelwright Dr, 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, Auction.com LLC

File No.: 25-02750TX

**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 dba 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 Lawmark Blvd. I declare  
under penalty perjury that 1 filed and/or recorded this Notice of Foreclosure Sale at the office of the Kaufman  
County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners.

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

EXHIBIT "A"

LOT 41, BLOCK 35, DEVONSHIRE VILLAGE 7, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 664, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 OCT 16 AM 11:14

LAURA A. HUGHES  
COUNTY CLERK

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

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

R2881

T.S. #: 2025-16016-TX

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

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

Date: 12/2/2025  
Time: The earliest time the sale will begin is 10:00 AM, or within three (3) hours after that time.  
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE

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

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

Lot 34, Block H, of GATEWAY PARKS ADDITION, PHASE 1B, an addition to the City of Forney, Kaufman County, Texas, according to the plat thereof recorded in Cabinet 3, Slide 348, of the Plat Records of Kaufman County, Texas.

Commonly known as: 1644 PEGASUS DR FORNEY, TX 75126

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

Grantor(s): Rodney D. Johnson and Keshea W. Johnson, husband and wife  
Original Trustee: Allan B. Polunsky  
Substitute Trustee: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Abstracts/Trustees of Texas, LLC, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Resolve Trustee Services, LLC  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Summit Funding, Inc., its successors and assigns

T.S. #: 2025-16016-TX

**Current Mortgagee:** Freedom Mortgage Corporation

**Mortgage Servicer:** Freedom Mortgage Corporation

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$458,689.00, executed by Rodney D. Johnson and Keshea W. Johnson, husband and wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Summit Funding, Inc., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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


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

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

T.S. #: 2025-16016-TX

Dated: 10/16/25

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



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

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

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

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

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**DATE:** October 14, 2025

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

Date:	March 30, 2021
Debtor:	Daniel Howard
Original Creditor:	Mortgage Electronic Registration Systems, Inc., as nominee for Sun West Mortgage Company, Inc.
Original Principal Amount:	\$ 378,026.00
Current Holder:	Sun West Mortgage Company, Inc.

BY:   
LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

2025 OCT 17 PM 4: 08

FILED FOR RECORD  
KAUFMAN CO. TEXAS

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

Date:	March 30, 2021
Grantor:	Daniel Howard, a married man, joined herein pro forma by his wife, Amber Howard
Trustee:	Michael Burns, Attorney at Law
Current Beneficiary:	Sun West Mortgage Company, Inc.
Recorded:	Book 6913, at Page 587, Instrument No. 2021-0012417 of the Public Records of KAUFMAN County, State of TX.

**LENDER:** Sun West Mortgage Company, Inc.

**BORROWER:** Daniel Howard

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

LOT 29, BLOCK M, OF TRAVIS RANCH PHASE 3C HEATH, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 566 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND UNDER CLERK'S DOCUMENT NO. 2020-0002101 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS

**SUBSTITUTE TRUSTEE:** Brent W. Martinelli, Kelley Church, Brandi Wilson, Abstracts/Trustees of Texas, LLC.

**SUBSTITUTE TRUSTEE'S MAILING ADDRESS:**

TX 10099-25

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

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

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

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

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.

**RECITALS**


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

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

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

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

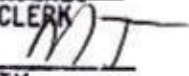
Notice of Sale executed by:

  
\_\_\_\_\_  
Trustee, Abstracts/Trustees of Texas, LLC.

2025 OCT 23 AM 11:30

ISL 118118  
24TX373-0130  
3808 ORLEANS WAY, HEARTLAND, TX 75126

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

**NOTICE OF FORECLOSURE SALE**

Property:

The Property to be sold is described as follows:

LOT 9, IN BLOCK 28, OF HEARTLAND PHASE 10B, AN ADDITION KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 422, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS; TOGETHER WITH CERTIFICATES OF CORRECTION OF ERROR(S) DATED 7/30/2018, FILED 7/31/2018, RECORDED IN/UNDER VOLUME 5755, PAGE 124, AND DATED 9/12/2018, FILED 9/13/2018, RECORDED IN/UNDER VOLUME 5803, PAGE 527, REAL PROPERTY RECORDS, KAUFMAN COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated February 16, 2021 and recorded on February 26, 2021 as Instrument Number 2021-0007089 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information:

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

Terms of Sale:

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

Obligation Secured:

The Deed of Trust executed by JOHN ROBERT DEY AND CHELSEA N. SMITH secures the repayment of a Note dated February 16, 2021 in the amount of \$292,811.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

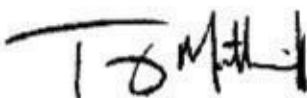
Substitute Trustee:

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

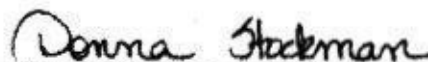
Substitute Trustee(s): Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Tony Hulsey, Sharon Hobbs, Matt Dunn, Xome Inc. and Tejas Corporate Services, LLC, Dustin George

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

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



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



Substitute Trustee(s): Terry Waters, Bruce Miller, 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, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Tony Hulsey, Sharon Hobbs, Matt Dunn, Dustin George  
c/o Miller, George & Suggs, PLLC  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 23 day of Oct, 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 OCT 23 AM 11:30

25TX935-0252  
1427 MAIN STREET, KAUFMAN, TX 75142

**NOTICE OF FORECLOSURE SALE**

LAURA A. HUGHES  
COUNTY CLERK

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

**Property:**

The Property to be sold is described as follows:

BEING LOT 2 IN BLOCK 5 OF KAUFMAN EAST ADDITION REVISED, AN ADDITION TO THE CITY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOL. 4. PG. 40 (NOW CABINET 1. PG. 37) PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

**Security Instrument:**

Deed of Trust dated February 4, 2005 and recorded on February 9, 2005 as Instrument Number 00001965 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

**Sale Information:**

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

**Terms of Sale:**

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

**Obligation Secured:**

The Deed of Trust executed by JERRY DON WILLIAMS AND VELMA MELVADEAN WILLIAMS secures the repayment of a Note dated February 4, 2005 in the amount of \$63,498.00. NATIONSTAR MORTGAGE LLC, whose address is c/o Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019, is the current mortgagee of the Deed of Trust and Note and Nationstar Mortgage LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

**Substitute Trustee:**

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



4856226

Substitute Trustee(s): Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwierns, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Tony Hulsey, Sharon Hobbs, Matt Dunn, ServiceLink Agency Sales and Posting, LLC, Dustin George

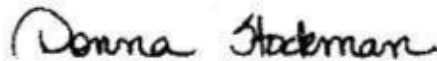
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

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



---

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



---

Substitute Trustee(s): Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwierns, 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, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Tony Hulsey, Sharon Hobbs, Matt Dunn, Dustin George  
c/o Miller, George & Suggs, PLLC  
6080 Tennyson Parkway, Suite 100  
Plano, TX 75024

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 23 day of Oct, 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).



*Mary Company*

---

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

*Donna Stockman*

---

Substitute Trustee(s): Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, Agency Sales and Posting 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 23 day of Oct, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

## NOTICE OF FORECLOSURE SALE

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

1. **Property to Be Sold.** The property to be sold is described as follows: LOT 22, BLOCK D, FOX HOLLOW, PHASE I, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, SLIDE 603C, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 12/04/2019 and recorded in Document 2019-0051188 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: 12/02/2025

Time: 10:00 AM

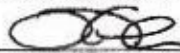
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

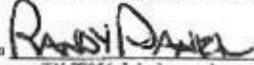
5. **Obligations Secured.** The Deed of Trust executed by JESUS MANUEL ACUNA AND SHAYNA LEAH ACUNA, provides that it secures the payment of the indebtedness in the original principal amount of \$338,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. DONALD RICHARD MULLIS AND LISA LEANNE MULLIS is the current mortgagee of the note and deed of trust and DONALD RICHARD MULLIS is mortgage servicer. A servicing agreement between the mortgagee, whose address is DONALD RICHARD MULLIS AND LISA LEANNE MULLIS c/o DONALD RICHARD MULLIS, 13099 Clearview Drive, Forney, TX 75126 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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

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

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 10/23/25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

Certificate of Posting

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 OCT 23 AM 10:21  
BY:   
LAURA A. HUGHES  
COUNTY CLERK

## 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 10, BLOCK T, OF OVERLAND GROVE PHASE 1A, A SUBDIVISION LOCATED IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED UNDER CABINET 3, PAGE 458, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 04/25/2023 and recorded in Document 2023-0011022 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: 12/02/2025

Time: 10:00 AM

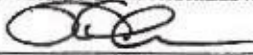
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

5. **Obligations Secured.** The Deed of Trust executed by FAITH DOLLYE STALLWORTH, provides that it secures the payment of the indebtedness in the original principal amount of \$340,713.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. VILLAGE CAPITAL & INVESTMENT LLC is the current mortgagee of the note and deed of trust and VILLAGE CAPITAL & INVESTMENT, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is VILLAGE CAPITAL & INVESTMENT LLC c/o VILLAGE CAPITAL & INVESTMENT, LLC, 2460 Paseo Verde Parkway, Suite 110, Henderson, NV 89074 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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



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

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

Certificate of Posting

I am Brandon Wolf whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 10/23/25 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 23 AM 10:21

FILED FOR  
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 19, IN BLOCK 18, OF GRAYHAWK ADDITION PHASE 4, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 742, OF THE MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 04/27/2023 and recorded in Document 2023-0011714 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: 12/02/2025

Time: 10:00 AM

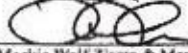
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

5. **Obligations Secured.** The Deed of Trust executed by MOTIA DIOKE ELVIS AND CECELIA NGAMBONG PESUMA, provides that it secures the payment of the indebtedness in the original principal amount of \$631,745.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Select Portfolio Servicing, Inc. is the current mortgagee of the note and deed of trust and SELECT PORTFOLIO SERVICING, INC. is mortgage servicer. A servicing agreement between the mortgagee, whose address is Select Portfolio Servicing, Inc. c/o SELECT PORTFOLIO SERVICING, INC., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

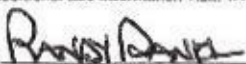
6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston,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

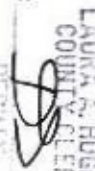
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

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

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

### Certificate of Posting

I am  whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 12/02/25 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 23 AM 10:21

FILED PURSUANT TO  
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 41, BLOCK 4, OF HEARTLAND PHASE 9, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 421, MAP/PLAT RECORDS KAUFMAN COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 10/29/2019 and recorded in Document 2019-0027445 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: 12/02/2025

Time: 10:00 AM


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

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

5. **Obligations Secured.** The Deed of Trust executed by ROBIN COMPTON AND TERRANCE J. COMPTON, provides that it secures the payment of the indebtedness in the original principal amount of \$227,050.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NewRez LLC d/b/a Shellpoint Mortgage Servicing is the current mortgagee of the note and deed of trust and SHELLPOINT MORTGAGE SERVICING is mortgage servicer. A servicing agreement between the mortgagee, whose address is NewRez LLC d/b/a Shellpoint Mortgage Servicing c/o SHELLPOINT MORTGAGE SERVICING, 17000 Katy Freeway, Suite 300, Houston, TX 77094 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

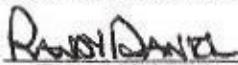
6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston,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


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

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

For additional sale information visit: [www.auction.com](http://www.auction.com) or (800) 280-2837

Certificate of Posting

I am  whose address is AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056 I declare under penalty of perjury that on 10/23/25 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 23 PM 10:21

FILED FOR RECORD  
KAUFMAN CO. TEXAS

## NOTICE OF TRUSTEE'S SALE

### DEED OF TRUST INFORMATION:

Grantor(s)	Emmanuel Sotelo-Perez and Andrea Vanessa Garcia	Deed of Trust Date	July 10, 2023
Original Mortgagee	Credit Union of Texas	Original Principal	\$62,000.00
Recording Information	Instrument #: 2023-0019760 Book #: 8157 Page #: 43 in Kaufman County, Texas	Original Trustee	V. Eric Pointer
Property Address	1006 Voça Dr., Forney, TX 75126	Property County	Kaufman

### MORTGAGE SERVICER INFORMATION:

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

### SALE INFORMATION:

Date of Sale	12/02/2025
Time of Sale	10:00 AM or no later than 3 hours thereafter
Place of Sale	The front steps of the Kaufman County Justice Center located at 1902 US Highway 175 in Kaufman County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Kaufman County Commissioner's Court.
Substitute Trustees	Randy Daniel, Cindy Daniel, Jim O' Bryant, Brenda Wiggs, Denise Boerner, David Stockman, Donna Stockman, Michelle Schwartz, Taherzadeh, PLLC, Auction.com, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

### PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:	LOT 16, BLOCK E, TRAVIS RANCH PHASE 2E-2, A SUBDIVISION IN KAUFMAN COUNTRY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 515, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.
---------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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

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

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

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

## NOTICE OF TRUSTEE'S SALE

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

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

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

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

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

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

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

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

Dated October 22, 2025.

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

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 OCT 23 AM 10:28  
LAURA A. HUGHES  
COUNTY CLERK  
BY: 

**CAUSE NUMBER 122037-86**

**IN RE: ORDER FOR FORECLOSURE  
CONCERNING**

**IN THE DISTRICT COURT**

**1006 VOCA DR.  
FORNEY, TX 75126**

**UNDER TEX. R. CIV. PROC. 736**

**86th JUDICIAL DISTRICT OF**

**Petitioner:**

**CREDIT UNION OF TEXAS,**

**Respondent(s):**

**ANDREA VANESSA GARCIA AND  
EMMANUEL SOTELO-PEREZ**

**KAUFMAN COUNTY, TEXAS**

**DEFAULT ORDER ALLOWING FORECLOSURE**

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

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

(a) Petitioner is the holder of a Texas Home Equity Note secured by a lien created under Texas Constitution Article XVI, Section 50(a)(6). A debt exists.

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

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

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

IT IS THEREFORE ORDERED that:

1. Credit Union of Texas, together with its successors and assigns, is hereby authorized to serve Notice of Sale on each Respondent and may proceed with a foreclosure sale in accordance with the security agreement and Texas Property Code Section 51.002 concerning the property with a commonly known mailing address of 1006 Voca Dr., Forney, TX 75126 and legal description as described in the Real Property Records of Kaufman County, Texas as follows:

LOT 16, BLOCK E, TRAVIS RANCH PHASE 2E-2, A SUBDIVISION IN KAUFMAN COUNTRY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 515, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

Andrea Vanessa Garcia  
1006 Voca Dr.  
Forney, TX 75126

Emmanuel Sotelo-Perez  
1006 Voca Dr.  
Forney, TX 75126

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


Instrument #: 2023-0019760 Book #: 8157 Page #: 43 in the Real Property Records  
of Kaufman County, Texas.

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

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

6. Notice of Foreclosure Sale must be mailed to Respondents' counsel by certified mail if a Respondents are represented by counsel.

Signed, this \_\_\_\_ day of 10/20/2025, 2025.

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

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

**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: 12/02/2025

Time: Between 11:00 AM- 2:00 PM and beginning not earlier than 11:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Kaufman County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 11/8/2022 and recorded in the real property records of Kaufman County, TX and is recorded under Clerk's File/Instrument Number 2022-0042251, Book 7885, Page 432, with Christopher D Patterson and Trina D Patterson (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for DHI Mortgage Company, Ltd. mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Christopher D Patterson and Trina D Patterson, securing the payment of the indebtedness in the original amount of \$338,602.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Carrington Mortgage Services, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT 33, BLOCK "AD", WILDCAT RANCH PHASE 3, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 2021-0050448, CABINET 4, SLIDE 16, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

FILED FOR REGISTRATION  
KAUFMAN CO. TEXAS  
2025 OCT 23 PM 10:24  
BY: LAURA A. HUGHES  
COUNTY CLERK

6. **Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Carrington Mortgage Services, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Carrington Mortgage Services, LLC  
1600 S Douglass Rd  
Anaheim, CA 92806



**SUBSTITUTE TRUSTEE**

Agency Sales and Posting LLC, or AUCTION.COM  
LLC, or Randy Daniel or Cindy Daniel or Jim  
O'Bryant or Kirk Schwartz, Esq., or Carson Emmons,  
Esq., or Justin Ritchie, Esq., or Jeffrey Kramer, Esq.  
c/o Albertelli Law  
6565 N MacArthur Blvd, Suite 470  
Irving, TX 75039

**CERTIFICATE OF POSTING**

My name is Randy Daniel, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on 10-23-25 I filed at the office of the Kaufman County Clerk and caused to be posted at the Kaufman County courthouse this notice of sale.

Declarants Name: Randy Daniel

Date: 10-23-25

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 01/20/2022  
**Grantor(s):** BRYCE JYSHON OWENS, AN UNMARRIED MAN, AND JASON EVANS, AN UNMARRIED MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LEADERONE FINANCIAL CORPORATION, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$184,593.00  
**Recording Information:** Book 7441 Page 100 Instrument 2022-0002992  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 1434 HIGHBRIDGE BLVD, CRANDALL, TX 75114

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 2nd day of December, 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 OCT 30 AM 10:45  
BY:  LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

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 Daul whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 10/20/2025 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 Daul

**Exhibit "A"**

LOT 14, BLOCK G, HIGHBRIDGE PHASE 2, A SUBDIVISION LOCATED IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER CABINET 3, SLEEVE 656, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.


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

TS No.: 2021-00179-TX  
19-000503-673

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 OCT 30 AM 10:47

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

## 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:** 12/02/2025

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

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

**Property Address:** 1604 Luckenbach Dr., Forney, TX 75126

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

**3. Instrument to be Foreclosed:** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 11/15/2006 and recorded 11/29/2006 in Book OR VL 3026 Page 34 Document 2006-00028216, real property records of Kaufman County, Texas, with Tramille Freney and spouse, Alphonso Nowlin grantor(s) and OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION as Lender, HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2007-HL1, ASSET-BACKED CERTIFICATES, SERIES 2007-HL1 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 Tramille Freney and spouse, Alphonso Nowlin, securing the payment of the indebtedness in the original principal amount of \$227,000.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2007-HL1, ASSET-BACKED CERTIFICATES, SERIES 2007-HL1 is the current mortgagee of the note and deed of trust or contract lien.

TS No.: 2021-00179-TX  
19-000503-673

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

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

**C/O PHH Mortgage Corporation**

**PO BOX 24605**

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

**Phone: 877-744-2506**

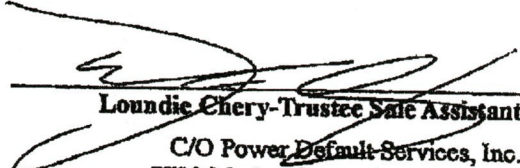
TS No.: 2021-00179-TX  
19-000503-673

## 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: October 28, 2025



Loundie Chery-Trustee Sale Assistant

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

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

**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 Davis Certificate of Posting  
whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230,  
Houston, TX 77056. I declare under penalty of perjury that on 10/28/25 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.

**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: 5.00 ACRES OF LAND BEING LOT NO. 1 OF LOGAN RANCH A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT OF SAME RECORDED IN CABINET NO. 4 PAGE 102, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 08/31/2023 and recorded in Document 2023-0025080 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: 12/02/2025

Time: 10:00 AM

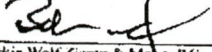
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

**5. Obligations Secured.** The Deed of Trust executed by TERESSA LYNN MCCAIN AND ROBERT EDWARD MCCAIN JR. provides that it secures the payment of the indebtedness in the original principal amount of \$144,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. VETERANS LAND BOARD OF THE STATE OF TEXAS is the current mortgagee of the note and deed of trust and VETERANS LAND BOARD OF THE STATE OF TEXAS is mortgage servicer. A servicing agreement between the mortgagee, whose address is VETERANS LAND BOARD OF THE STATE OF TEXAS c/o VETERANS LAND BOARD OF THE STATE OF TEXAS, 1 Corporate Dr., Ste 360, Lake Zurich, IL 60047 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  
Chelsca Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Karla Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

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

Certificate of Posting

I am whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 10/30/25 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 OCT 30 AM 10:47  
LAURA A. HUGHES  
COUNTY CLERK  
BY:  DEPUTY

808 WREN CT  
FORNEY, TX 75126

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 OCT 30 PM 1:20

00000010412153

LAURA A. HUGHES  
COUNTY CLERK

BY:

MT  
DEPUTY

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

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

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

Date: December 02, 2025

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

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated January 13, 2022 and recorded in Document INSTRUMENT NO. 2022-0001983 real property records of KAUFMAN County, Texas, with DAVAION L ROBINSON 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 DAVAION L ROBINSON AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$496,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. FIRST UNITED BANK & TRUST COMPANY 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. FIRST UNITED BANK AND TRUST COMPANY, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FIRST UNITED BANK AND TRUST COMPANY  
3930 DALLAS PARKWAY  
PLANO, TX 75093



**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 10-30-25 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: 10-30-25

808 WREN CT  
FORNEY, TX 75126

00000010412153

00000010412153

KAUFMAN

**EXHIBIT "A"**

LOT 14, BLOCK 1, GRAYHAWK ADDITION, PHASE 1, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 54, PLAT RECORDS, KAUFMAN COUNTY, TEXAS

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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

Matter No.: 139208-TX

Date: October 24, 2025

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: TONNIE CRENSHAW, AN UNMARRIED WOMAN

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

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 2/18/2022, RECORDING INFORMATION: Recorded on 4/22/2022, as Instrument No. 2022-0015868 in Book 7592 Page 126

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): BEING A 0.101 ACRE TRACT OF LAND SITUATED IN THE JOSEPH ABLES SURVEY, ABSTRACT NO. 3, KAUFMAN COUNTY, TEXAS, MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **12/2/2025**, the foreclosure sale will be conducted in Kaufman County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than **10:00 AM**, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

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

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

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 OCT 30 PM 3:50  
LAURA A. HUGHES  
COUNTY CLERK  
BY: [Signature]  
DEPUTY



Matter No.: 139208-TX

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

139208-TX

**EXHIBIT "A"**

**BEING A 0.101 ACRE TRACT OF LAND SITUATED IN THE JOSEPH ABLES SURVEY, ABSTRACT NO. 3, KAUFMAN COUNTY, TEXAS, BEING ALL THAT CERTAIN TRACT OF LAND DESCRIBED IN DEED TO BARJOR LLC, AS RECORDED IN INSTRUMENT NO. 2021-0024276, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:**

**BEGINNING AT A 3/8-INCH IRON ROD FOUND AT THE EAST CORNER OF SAID BARJOR TRACT, SAID IRON ROD BEING THE INTERSECTION OF THE SOUTHWEST LINE OF N. ELM STREET AND THE NORTHWEST LINE OF E. 8TH STREET;**

**THENCE SOUTH 67° 00' 00" WEST, A DISTANCE OF 55.00 FEET ALONG SAID NORTHWEST LINE TO AN "X" SET IN CONCRETE AT THE SOUTH CORNER OF SAID BARJOR TRACT AND THE EAST CORNER OF THAT CERTAIN TRACT OF LAND DESCRIBED IN DEED TO WHITE DOG ASSET MANAGEMENT HOLDINGS, LLC, AS RECORDED IN INSTRUMENT NO. 2021-0018281, AFORESAID OFFICIAL PUBLIC RECORDS;**

**THENCE NORTH 23° 00' 00" WEST, A DISTANCE OF 80.00 FEET ALONG THE COMMON LINE OF SAID BARJOR AND WHITE DOG TRACTS TO A 1/2-INCH IRON ROD SET WITH CAP STAMPED "PREMIER SURVEYING" FROM WHICH A 5/8-INCH IRON ROD FOUND BEARS SOUTH 71° 29' 35" EAST - 0.76 OF ONE FOOT, SAID IRON ROD SET BEING THE WEST CORNER OF SAID BARJOR TRACT AND THE NORTH CORNER OF SAID WHITE DOG TRACT, BEING ON THE SOUTHEAST LINE OF THAT CERTAIN TRACT OF LAND DESCRIBED IN DEED AS FIRST TRACT TO GULF STATES UNITED TELEPHONE CO., AS RECORDED IN VOLUME 647, PAGE 457, DEED RECORDS, KAUFMAN COUNTY, TEXAS;**

**THENCE NORTH 67° 00' 00" EAST, A DISTANCE OF 55.00 FEET ALONG THE COMMON LINE OF SAID BARJOR TRACT AND SAID FIRST TRACT TO A 3/8-INCH IRON ROD FOUND AT THE NORTH CORNER OF SAID BARJOR TRACT AND THE EAST CORNER OF SAID FIRST TRACT, SAID IRON ROD BEING ON THE AFORESAID SOUTHWEST LINE OF N. ELM STREET;**

**THENCE SOUTH 23° 00' 00" EAST, A DISTANCE OF 80.00 FEET ALONG SAID SOUTHWEST LINE TO THE POINT OF BEGINNING AND CONTAINING 4,400 SQUARE FEET OR 0.101 OF ONE ACRE OF LAND, MORE OR LESS.**


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

C&M No. 44-25-03306/ FILE NOS

2025 OCT 30 PM 3: 50

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

LAURA A. HUGHES

BY:   
DEPUTY

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. 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 February 17, 2023 and recorded under Vol. 7987, Page 556, or Clerk's File No. 2023-0004774, in the real property records of Kaufman County Texas, with John Chad Robinson and Melodee Jean Robinson husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Velocio Mortgage L.L.C., its successors and assigns as Original Mortgagee.

Deed of Trust executed by John Chad Robinson and Melodee Jean Robinson husband and wife securing payment of the indebtedness in the original principal amount of \$403,750.00 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 John Chad Robinson and Melodee Jean Robinson. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Mr. Cooper is acting as the Mortgage Servicer for the Mortgagee. Mr. Cooper, is representing the Mortgagee, whose address is: 8950 Cypress Waters Boulevard, Coppell, TX 75019.

**Legal Description:**

**LOT 31, BLOCK ZZ, OF GATEWAY PARKS ADDITION, PHASE 3, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 559, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.**

**SALE INFORMATION**

**Date of Sale:** 12/02/2025

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

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

**TERMS OF SALE**

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

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



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

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

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, Auction.com, LLC, or Codilis & Moody, P.C., 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 October 28, 2025.

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

Posted and filed by:

Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-25-03306

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on November 1, 2000, SUSAN GAIL WEBB, executed a Deed of Trust/Security Instrument conveying to ANTHONY H. BARONE, as Trustee, the Real Estate hereinafter described, to CENTEX HOME EQUITY CORPORATION, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 18285, in Book 1616, at Page 0247, in the DEED OF TRUST OR REAL PROPERTY RECORDS of KAUFMAN COUNTY, TEXAS; and

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, DECEMBER 2, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, I will sell said Real Estate at Henderson County Courthouse, 100 E. Tyler, Athens, TX 75751 in **KAUFMAN COUNTY, TEXAS** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Said Real Estate is described as follows: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND LYING AND BEING SITUATED IN THE JOHN HUBBLE LEAGUE AND LABOR SURVEY, ABSTRACT NO. 200, KAUFMAN COUNTY, TEXAS, AND BEING A PART OF A CALLED 333.14 ACRE TRACT OF LAND CONVEYED TO MARVIN COLFER BY M.H. MCDUGALD, ET UX, DESCRIBED IN WARRANTY DEED DATED FEBRUARY 24, 1954, RECORDED IN VOLUME 378, PAGE 327, OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS. THIS PORTION THEREOF BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS, TO-WIT:

BEGINNING AT AN IRON ROD STAKE SET IN PROPERTY LINE FENCE (OLD) ON THE MOST NORTHERLY WEST LINE OF ABOVE MENTIONED CALLED 333.14 ACRE TRACT OF LAND; SAME BEARS NORTH 495.00 FEET FROM AN L CORNER IN THE ORIGINAL TRACT OF A CALLED 389.5 ACRES, VOLUME 270, PAGE 234 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, FOR THE SOUTHWEST CORNER OF THIS TRACT;


THENCE NORTH ALONG AND WITH SAID PROPERTY LINE FENCE ON WEST LINE OF SAID ORIGINAL TRACT OF LAND A DISTANCE OF 247.5 FEET, SET AN IRON ROD STAKE IN FENCE FOR CORNER;

THENCE SOUTH 89 DEGREES, 30 MINUTES EAST, A DISTANCE OF 953.6 FEET TO A POINT IN THE CENTER LINE OF A ROAD FOR CORNER; (WITNESS AN IRON ROD STAKE NORTH 89 DEGREES 30 MINUTES WEST 20.0 FEET);

THENCE SOUTH 0 DEGREES 50 MINUTES WEST ALONG AND WITH THE CENTER LINE OF SAID ROAD A DISTANCE OF 247.5 FEET TO POINT FOR CORNER; (WITNESS AN IRON ROD STAKE AND AN ELECTRIC POLE NORTH 89 DEGREES 30 MINUTES WEST A DISTANCE OF 20.0 FEET;

THENCE NORTH 89 DEGREES 30 MINUTES WEST A DISTANCE OF 950.00 FEET TO THE PLACE OF BEGINNING AND CONTAINING 5.408 ACRES OF LAND.

Property Address: 18383 ACRE LANE, KEMP, TX 75143  
Mortgage Servicer: NATIONSTAR  
Noteholder: THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK AS SUCCESSOR IN INTEREST TO JP

BY:  DEPUTY  
LAURA A. HUGHES  
COUNTY CLERK  
2025 OCT 30 PM 3:51

FILED FOR RECORD  
KAUFMAN CO. TEXAS

MORGAN CHASE BANK, N.A. AS INDENTURE  
TRUSTEE FOR NEWCASTLE MORTGAGE  
SECURITIES TRUST 2006-1  
8950 CYPRESS WATERS BLVD., COPPELL, TX 75019

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

**ACTIVE MILITARY SERVICE NOTICE**

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

WITNESS MY HAND this 30 day of Oct, 2025.

Donna Stackman

Xome Inc., Tejas Corporate Services, LLC,  
Heather Golden, Allan Johnston, David  
Sims, Meghan Byrne, Robert La Mont,  
Ronnie Hubbard, Sharon St. Pierre, Sheryl  
La Mont, Marinosci Law Group PC,  
Resolve Trustee Services, LLC

Substitute Trustee Address:

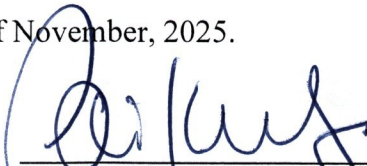
Marinosci Law Group, P.C.  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

**NOTICE OF TRUSTEE'S SALE**

Pursuant to the authority conferred upon the undersigned trustee by that Deed of Trust, Security Agreement, Assignment of Rents, and Financing Statement (the "Deed of Trust") dated February 28, 2025, executed by **MATATA FAMILY TRUST** ("Borrower") payable to the order of **FRONTIER FISCAL SERVICES LLC** ("Lender"), recorded under Instrument No. 2025-0015679 in the Official Public Records of Kaufman County, Texas (the "Deed of Trust"), such Deed of Trust securing payment of that certain Promissory Note (the "Note") in the original principal amount of \$1,730,781.70 executed by **LINER ACQUISITIONS LLC**, a Texas limited liability company, and payable to the order of Lender, and guaranteed by that certain Guaranty Agreement executed by **LESLEY LINER** dated February 28, 2025, and all other obligations of Borrower to Lender, I will, as Trustee under the Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of Lender, default having been made in the payment thereof, sell that certain tract of real property and improvements ("Property") located in Kaufman County, Texas, as more particularly described by metes and bounds on Exhibit A attached hereto and made a part hereof for all purposes, on **Tuesday, December 2, 2025**, that being the first Tuesday of the month, at public auction to the highest bidder for cash, subject to the right of Lender to bid credit against the debt secured by the Deed of Trust, at the Front Steps of Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, Texas, as designated by the Commissioners' Court of Kaufman County, Texas, for sale of real property under a power of sale conferred by a deed of trust or other contract lien and as recorded in the Real Property Records of Kaufman County, Texas, not earlier than 10:00 o'clock a.m. Central Time, and not later than 4:00 o'clock p.m. Central Time, said sale to commence at a time no earlier than 10:00 o'clock a.m. Central Time and to be completed within three (3) hours thereafter on that day.

The conveyance of the Property shall be made subject to any and all liens, restrictions, covenants, conditions, encumbrances, and easements, if any, relating to the Property, but only to the extent that the same are still in force and effect, shown of record in the Real Property Records of Kaufman County, Texas, and relate to the Property, and the conveyance shall be made further subject to any and all unpaid ad valorem taxes and assessments on the Property.

EXECUTED on the 4<sup>th</sup> day of November, 2025.



---

LAIN L.C. KENNEDY, TRUSTEE

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 NOV -5 AM 11:36  
LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

## EXHIBIT A

### Legal Description

#### Tract 1

All that certain lot, tract or parcel of land situated In the Ola Olson Survey Abstract 370, Kaufman County, Texas, and being part of a called 184.31 acre tract described by deed recorded in Volume 4576, Page 244 of the Deed Records of Kaufman County, Texas, said tract or parcel of land being more fully described by metes and bounds as follows:

Beginning on a set 1/2 Inch iron rod for the southeast comer of this tract and the southeast corner of the above mentioned 184.31 acre tract;

Thence North 88 degrees 19 minutes 36 seconds West 1473.19 feet to the southwest corner of this tract located at or near the centerline of County Road 4015; Witness: North 00 degrees 14 minutes 25 seconds East 20.0 feet, a set 1/2 inch iron rod;

Thence North 00 degrees 14 minutes 25 seconds East 1264.74 feet to a set 1/2 inch iron rod for the northwest corner of this tract;

Thence South 88 degrees 40 minutes 53 seconds East 1497.78 feet to a set 1/2 inch Iron rod for the northeast corner of this tract;

Thence South 01 degrees 19 minutes 07 seconds West 761.28 feet to a found 1/2 Inch Iron rod for an angle corner of this tract;

Thence South 01 degrees 24 minutes 38 seconds West 512.36 feet to the place of beginning and containing 43.28 acres of land of which 0.04 acres lie within said public road.

#### Tract 2

All that certain lot, tract, or parcel of land situated In the Ola Olson Survey Abstract 370, Kaufman County, Texas, and being part of a called 184.31 acre tract described by deed recorded in Volume 4576, Page 244 of the Deed Records of Kaufman County, Texas. sad tract or parcel of land being more fully described by metes and bounds as follows:

Beginning at the southeast corner of this tract North 88 degrees 19 minutes 36 seconds West 1473.19 feet from the southeast corner of the above mentioned 184.31 acre tract located at or near the centerline of County Road 4015; Witness: North 00 degrees 14 minutes 25 seconds East 20.0 feet, a set 1/2 inch iron rod;

Thence with said centerline North 88 degrees 19 minutes 36 seconds West 562.62 feet to the southwest corner of this tract; Witness: North 01 degrees 19 minutes 07 seconds East 20.0 feet, a set 1/2 inch Iron rod;

Thence North 01 degrees 19 minutes 07 seconds East 1261.03 feet to a set 1/2 Inch iron rod for the northwest corner of this tract;

Thence South 88 degrees 40 minutes 53 seconds East 538.81 feet to a set 1/2 inch Iron rod for the northeast corner of this tract;

Thence South 00 degrees 14 minutes 25 seconds West 1264.74 feet to the place of beginning and containing 15.96 acres of land of which 0.26 acres lie within said public road;

Save and Except:

All that certain lot, tract, or parcel of land situated in the Ola Olson Survey Abstract 370, Kaufman County, Texas, and being part of a called 184.31 acre tract described by deed recorded in Volume 4576, Page 244 of the Deed Records of Kaufman County, Texas. Said tract or parcel of land being more fully described by metes and bounds as follows:

Beginning at the southeast corner of this tract North 88 degrees 19 minutes 36 seconds West 1473.19 feet from the southeast corner of the above mentioned 184.31 acre tract located at or near the centerline of County Road 4015; Witness: North 00 degrees 14 minutes 25 seconds East 20.0 feet, a found 1/2 inch iron rod;

Thence North 01 degrees 19 minutes 07 seconds East 428.91 feet to a set 1/2 inch iron rod for the northwest corner of this tract;

Thence South 88 degrees 19 minutes 36 seconds East 554.55 feet to a set 1/2 inch iron rod for the northeast corner of this tract;

Thence South 00 degrees 14 minutes 25 seconds West 429.04 feet to the place of beginning and containing 5.50 acres of land of which 0.26 acres lie within said public road.

**Notice of Substitute Trustee's Sale**

**COPY**

Date: November 6, 2025

Substitute Trustee: Mike Lester

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

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

Note: \$70,500.00

Deed of Trust

Date: January 15, 2009

Grantor: George Martinez

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

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

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

County: Kaufman

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

Time of Sale: 10:00 a.m.

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

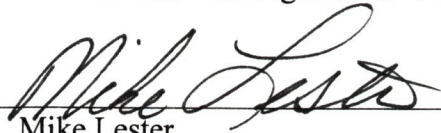
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 NOV -6 AM 10:43  
LAURA A. HUGHES  
COUNTY CLERK  
BY: [Signature]  
DEPUTY

OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

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

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

  
\_\_\_\_\_  
Mike Lester

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 NOV -6 AM 10:24

LAURA A. HUGHES  
COUNTY CLERK  
BY:   
DEPUTY

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-13994-TX

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

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

Date: **12/2/2025**  
Time: **The earliest time the sale will begin is 10:00 AM**, or within three (3) hours after that time.  
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE

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

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

LOT 17, BLOCK "AB", WILDCAT RANCH PHASE 3, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 2021-0050448, CABINET 4, SLIDE 16, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

**Commonly known as:** 2160 OCELOT ST CRANDALL, TX 75114

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated **2/24/2023** and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on **2/28/2023** under County Clerk's File No **2023-0005151**, in Book **7992** and Page **477** of the Real Property Records of Kaufman County, Texas.

**Grantor(s):** DEVALON MYRELL CRUTCHFIELD, AN UNMARRIED MAN,  
AND ASHLIE DENISE EVANS, AN UNMARRIED WOMAN  
**Original Trustee:** ANGELA R HERNANDEZ  
**Substitute Trustee:** Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Abstracts/Trustees of Texas, LLC, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Resolve Trustee Services, LLC  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI MORTGAGE COMPANY, LTD., its successors and assigns

T.S. #: 2025-13994-TX

**Current Mortgagee:** Freedom Mortgage Corporation

**Mortgage Servicer:** Freedom Mortgage Corporation

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$299,170.00, executed by DEVALON MYRELL CRUTCHFIELD, AN UNMARRIED MAN, AND ASHLIE DENISE EVANS, AN UNMARRIED WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI MORTGAGE COMPANY, LTD., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

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

T.S. #: 2025-13994-TX

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

Dated: 11/6/25

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

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

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

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

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

## NOTICE OF 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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 NOV -6 AM 10: 25

Legal Description:  
LAURA A. HUGHES  
COUNTY CLERK  
BY:  DEPUTY

**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, December 2, 2025**

Time: The sale of the Property will be held between the hours of **11:00 a.m. and 2:00 p.m.** local time; the earliest time at which the Foreclosure Sale will begin is **11:00 a.m.** and not later than three hours thereafter.

Place: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, IS DESIGNATED AS THE APPROPRIATE SITE FOR ALL



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

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

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

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

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

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

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

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

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

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

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

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

**SUBSTITUTE TRUSTEE:**



---

**Bennett M. Wyse, Substitute Trustee**

Texas State Bar No. 24008315

**PRATT AYCOCK, LTD.**

5910 N. Central Expwy, Suite 920

Dallas, Texas 75206

Office Tele: 469-807-3043

Alt. Tele: 214-473-5551

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

**EXHIBIT "A"**

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

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

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

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

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

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

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

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

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

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

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

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

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

2025 NOV 10 AM 11:36

LAURA A. HUGHES  
COUNTY CLERK

BY: 

DEPUTY

## Notice of Foreclosure Sale

Deed of Trust ("Deed of Trust"):

**Dated:** May 19, 2025

**Grantor:** Azekunee Casa LLC, a Wyoming limited liability company

**Trustee:** Ronald K. Ballard

**Lender:** James Bear, 75.76% Undivided Interest AND Lobo Rojo, LLC, a Texas limited liability company, 24.24% Undivided Interest

**Current Holder:** James Bear, 75.76% Undivided Interest AND Lobo Rojo, LLC, a Texas limited liability company, 24.24% Undivided Interest

**Recorded in:** Deed of Trust, Kaufman County, Texas as instrument number 2025-0015981.

**Legal Description:** Lot 6, Block A, SAINT MARY ADDITION, an addition to the City of Terrell, Kaufman County, Texas, according to the plat thereof recorded in Cabinet 1, Envelope 54, Plat Records, Kaufman County, Texas;  
Commonly known as: 105 Northview Dr, Terrell, TX 75160;

**Secures:** Secured Promissory Note ("Note") in the original principal amount of \$165,000.00, executed by Azekunee Casa LLC, a Wyoming limited liability company, ("Borrower") and payable to the order of Lender, now held by James Bear, 75.76% Undivided Interest AND Lobo Rojo, LLC, a Texas limited liability company, 24.24% Undivided Interest.

**Property:** The real property, improvements, and personal property described in and mortgaged in the Deed of Trust.

**Substitute Trustee:** David L. Pritchard, Michael P. Gomez, Alex Londoff, or any of them acting alone.

**Substitute Trustee's Addresses:** David L. Pritchard  
1244 Southridge Court, Suite 102  
Hurst, Texas 76053  
  
Michael P. Gomez  
1244 SOUTHRIDGE CT, STE 102  
HURST, TX 76053

Alex Londoff  
c/o 1244 Southridge Court  
Suite 102  
Hurst, TX 76053

Foreclosure Sale:

Date: December 2, 2025

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; **the earliest time at which the Foreclosure Sale will begin is 1:00 PM and not later than three hours thereafter.**

Place: Kaufman County Courthouse, in Kaufman County, Texas, at the following location: PLACE DESIGNATED BY THE 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 bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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

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

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

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

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust.

For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

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

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

**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: November 10, 2025




David L. Pritchard  
Michael P. Gomez  
Attorney for Mortgagee  
1244 SOUTHRIDGE CT, STE 102  
HURST, TX 76053  
Telephone (817) 285-8017  
Telecopier (817) 285-0224

APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 NOV 10 AM 10:41

LAURA A. HUGHES  
COUNTY CLERK

BY:  DEPUTY

**Date:** October 28, 2025

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

**Mortgagee:** Lucravity Capital LLC

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

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

**Deed of Trust:**

**Date:** June 21, 2019

**Grantor:** Mariana Luna

**Mortgagee:** Kaufman County Land Trust

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

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

**County:** KAUFMAN

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

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

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

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

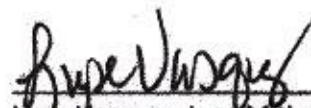
In accordance with Texas Property Code 51.0076, the undersigned agent for the mortgage servicer has named and appointed, and by those prospects does name and appoint the following as Substitute Trustee to act under and by virtue of said Deed of Trust.

Randy Daniel or Cindy Daniel or Jim O'Bryant

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on December 02, 2025 between Ten o'clock am and One o'clock pm and beginning not earlier than 10:00 am or not later than three hours thereafter, the Substitute Trustee will sell the property by public auction to the highest bidder for cash "AS IS" at the place and date specified. This sale will be conducted pursuant to Section 51.002 and Section 51.016 of the Texas Property Code.

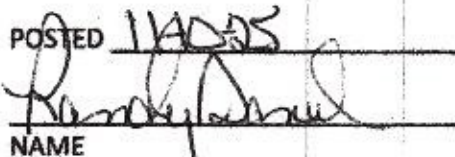
THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.



Lupe Vasquez, Loss Mitigation,  
SecureNet Services, LLC  
Mortgage Servicer

CERTIFICATE OF POSTING

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

POSTED 11/02/25  
  
NAME

AS SUBSTITUTE TRUSTEE

**EXHIBIT "A"**

**TRACT 27**

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

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

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

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

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

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

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

INST # 2020-0042448  
Filed for record in Kaufman County  
On: 12/30/20 at 11:58 AM

2025 NOV 10 AM 9:36

LAURA A. HUGHES  
COUNTY CLERK

BY: 

### Notice of Foreclosure Sale

November 6, 2025

Deed of Trust ("Deed of Trust"):

Dated: November 10, 2022

Grantor: Humberto Vargas Torres and Miguel Angel Mondragon

Trustee: J. Mark Riebe

Lender: TexasBank

Recorded in: Instrument No. 2022-0042271 of the real property records of Kaufman County, Texas

Legal Description: Lot 13, Block "AE," WILDCAT RANCH PHASE 3, a subdivision in Kaufman County, Texas, according to the map or plat thereof recorded in Document No. 2021-0050448, Cabinet 4, Slide 16, Plat Records of Kaufman County, Texas

Property Address: 3539 Mildren Bend, Crandall, TX 75114

Secures: Promissory Note ("Note") in the original principal amount of \$240,800.00, executed by Humberto Vargas Torres and Miguel Angel Mondragon ("Borrower") and payable to the order of Lender

Substitute Trustee: Craig C. Lesok

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

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

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

Foreclosure Sale:

Date: Tuesday, December 2, 2025

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the

Foreclosure Sale will begin is 1:00 P.M. and not later than three hours thereafter.

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

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

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

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

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

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

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

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

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

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

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



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Craig C. Lesok  
Attorney for Lender  
SBOT No. 24027446



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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 [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: December 02, 2025

Time: The sale will begin at 1:00 PM or not later than three hours after that time.

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

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

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated January 08, 2021 and recorded in Document INSTRUMENT NO. 2021-0001394 real property records of KAUFMAN County, Texas, with TED ROSS III, SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by TED ROSS III, SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$264,810.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2025 NOV 10 AM 9:02  
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 AUCTION.COM, LLC OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 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 11-10-25 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: 11-10-25

113 ZION LN  
FORNEY, TX 75126

00000010629806

00000010629806

KAUFMAN

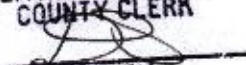
**EXHIBIT "A"**

LOT 31, IN BLOCK G, OF PARK TRAILS, PHASE 1, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS,  
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, SLEEVE 226, MAP/PLAT RECORDS,  
KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 NOV 10 AM 8:11

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

23167

Our Case No. 25-07121-FC

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

THE STATE OF TEXAS  
COUNTY OF KAUFMAN

**Deed of Trust Date:**  
February 1, 2008

**Property address:**  
300 LONE STAR DRIVE  
CRANDALL, TX 75114

**Grantor(s)/Mortgagor(s):**  
ROBERT L. COATS

**LEGAL DESCRIPTION:** Being Lot 1A, Block D of MEADOW LARK ADDITION, an Addition to the City of Crandall, Kaufman County, Texas, according to the Plat thereof recorded in Cabinet 2, Envelope 655, Plat Records, Kaufman County, Texas.

**Original Mortgagee:**  
THE UNITED STATES OF AMERICA ACTING THROUGH  
THE RURAL HOUSING SERVICE, OR SUCCESSOR  
AGENCY, UNITED STATES DEPARTMENT OF  
AGRICULTURE

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

**Current Mortgagee:**  
UNITED STATES OF AMERICA, ACTING THROUGH THE  
RURAL HOUSING SERVICE, ITS SUCCESSORS AND  
ASSIGNS, UNITED STATES DEPARTMENT OF  
AGRICULTURE

**Date of Sale:** DECEMBER 2, 2025

**Property County:** KAUFMAN

**Original Trustee:** ALVIS L. BROCKETT

**Recorded on:** February 12, 2008  
**As Clerk's File No.:** 2008-00002871  
**Re-Recorded on:** March 11, 2008  
**As Clerk's File No.:** 2008-00004692

**Substitute Trustee:**  
Resolve Trustee Services, LLC, Marinosci Law Group, PC

**Mortgage Servicer:**  
UNITED STATES OF AMERICA, ACTING THROUGH THE  
RURAL HOUSING SERVICE, ITS SUCCESSORS AND  
ASSIGNS, UNITED STATES DEPARTMENT OF  
AGRICULTURE

**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 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


NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, DECEMBER 2, 2025** between ten o'clock AM and four o'clock PM and beginning not earlier than **11:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell 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.

UNITED STATES OF AMERICA, ACTING THROUGH THE RURAL HOUSING SERVICE, ITS SUCCESSORS AND ASSIGNS, UNITED STATES DEPARTMENT OF AGRICULTURE, 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, 11/7/25

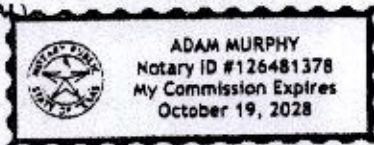
MARINOSCI LAW GROUP, P.C.  
By:   
SAMMY HOODA  
MANAGING ATTORNEY

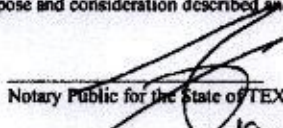
THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, Adam Murphy, the undersigned officer, on this, the 7 day of Nov 2025, personally appeared SAMMY HOODA, known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



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

Grantor: UNITED STATES OF AMERICA, ACTING THROUGH Return to:  
THE RURAL HOUSING SERVICE, ITS SUCCESSORS  
AND ASSIGNS, UNITED STATES DEPARTMENT OF  
AGRICULTURE  
3775 VENTURE DRIVE  
DULUTH, GA 30096  
Our File No. 25-07121

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

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2025 NOV 10 AM 8:16

LAURA A. HUGHES  
COUNTY CLERK

BY:   
DEPUTY

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, LINDA RHODES KARKI, AN UNMARRIED WOMAN delivered that one certain Deed of Trust dated MAY 13, 2022, which is recorded in INSTRUMENT NO. 2022-0019209 of the real property records of KAUFMAN County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$279,986.00 payable to the order of CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

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

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

WHEREAS, VETERANS LAND BOARD OF THE STATE OF TEXAS, the Mortgagee or Mortgage Servicer, has instructed a Substitute Trustee to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

THEREFORE, NOTICE IS HEREBY GIVEN that on DECEMBER 2, 2025, beginning at 11:00 AM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

BEING LOT 10, IN BLOCK B, OF WINDSOR PARK PHASE I, AN ADDITION TO THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE REPLAY THEREOF RECORDED IN CABINET 2, ENVELOPE 51, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

BE ADVISED that, pursuant to the Texas Property Code, a mortgagee may be the mortgage servicer and a mortgagee or a mortgage servicer may administer the foreclosure of property on behalf of the mortgagee if they have entered into an agreement granting the current mortgage servicer authority to service the mortgage. The Mortgage Servicer, if not the Mortgagee, is representing the Mortgagee under a servicing agreement. The name and address of the Mortgagee is VETERANS LAND BOARD OF THE STATE OF TEXAS, 1700 N. CONGRESS, AUSTIN, TEXAS 78701-1496. The name and address of the Mortgage Servicer is GATEWAY MORTGAGE, P.O. BOX 1560, JENKS, OK 74037. The name and address of a Substitute Trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A substitute trustee is authorized by the Texas Property Code to set reasonable conditions for a sale. A purchaser at a sale acquires the property "as is" without any expressed or implied warranties at the purchaser's own risk. A purchaser at a sale is not a consumer. If a sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: NOVEMBER 10, 2025.

  
SUBSTITUTE TRUSTEE(S)

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

FILE NO.: OMC-3368  
PROPERTY: 1409 CHANCELLOR DR  
KAUFMAN, TEXAS 75142

LINDA RHODES KARKI

NOTICE SENT BY:  
MICHAEL J. SCHROEDER  
3610 NORTH JOSEY LANE, SUITE 206  
CARROLLTON, TEXAS 75007  
Tele: (972) 394-3086  
Fax: (972) 394-1263

2025 NOV 12 AM 9:10

**NOTICE OF ASSESSMENT LIEN SALE**

LAURA A. HUGHES  
COUNTY CLERK

BY: 

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 Menta Daniels and Rashonda Daniels, the present owners of said real property, to The Villages of Fox Hollow Homeowners' Association, Inc. (the "Association"); and

WHEREAS, the said Menta Daniels and Rashonda Daniels 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;

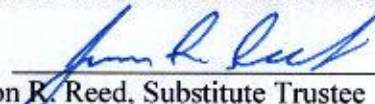
NOW, THEREFORE, notice is hereby given that on Tuesday, **December 2, 2025**, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court, Kaufman County, Texas, to the highest bidder for cash, subject to all superior liens and encumbrances of record. The earliest time at which said sale will begin will be 12:00 o'clock noon, and the sale will take place not later than three (3) hours after that time.

Said real estate is described as follows:

Lot 12, Block C, Fox Hollow Phase 1, an Addition to the City of Forney, Kaufman County, Texas, according to the Amended Plat recorded in Cabinet 2, Envelope 603C, Plat Records, Kaufman County, Texas. (110 Beacon Hill Lane)

WITNESS my hand this 9<sup>th</sup> day of November, 2025

THE VILLAGES OF FOX HOLLOW  
HOMEOWNERS' ASSOCIATION, INC.

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

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

