

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: **January 06, 2026**

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

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

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 25, 2002 and recorded in Document VOLUME 02090, PAGE 00004; AS AFFECTED BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO. 2022-0005732 real property records of KAUFMAN County, Texas, with KEVIN W JOHNSON AND STACIE M JOHNSON HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by KEVIN W JOHNSON AND STACIE M JOHNSON HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$138,221.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

FILED FOR RECORDS
KAUFMAN CO. TEXAS
2025 OCT 14 PM 12:59
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 Saucedo

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 10-14-25 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: 10-14-25

1015 HANOVER DRIVE
FORNEY, TX 75126

0000010327062

0000010327062

KAUFMAN

EXHIBIT "A"

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

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: January 06, 2026

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

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

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated August 12, 2022 and recorded in Document INSTRUMENT NO. 2022-0031569 real property records of KAUFMAN County, Texas, with KHALED KHOUSI, A SINGLE MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by KHALED KHOUSI, A SINGLE MAN, securing the payment of the indebtednesses in the original principal amount of \$304,385.00, 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 OCT 14 PM 12:59
LAURA A. HUGHES
COUNTY CLERK
BY: 



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 10-14-25 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: 10-14-25

2427 KARNACK DR
FORNEY, TX 75126

00000010613610

00000010613610

KAUFMAN

EXHIBIT "A"

LOT 5, BLOCK "NN", OF TRAVIS RANCH PHASE 2G, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 463 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: January 06, 2026

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

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

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 14, 2014 and recorded in Document INSTRUMENT NO. 2014-0019578 real property records of KAUFMAN County, Texas, with JOSE GARCIA ESPINOLA JOINED HEREIN PRO FORMA BY HIS SPOUSE ADELINA CHAIRE ARREDONDO, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by JOSE GARCIA ESPINOLA JOINED HEREIN PRO FORMA BY HIS SPOUSE ADELINA CHAIRE ARREDONDO, securing the payment of the indebtednesses in the original principal amount of \$131,572.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2026 OCT 14 PM 12:59
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.

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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 10-14-25 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: 10-14-25

4042 EAGLE DRIVE
HEARTLAND, TX 75126

00000010614865

00000010614865

KAUFMAN

EXHIBIT "A"

LOT 28, BLOCK 6, HEARTLAND, TRACT B, PHASE 3A, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 99, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

A

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 OCT 23 AM 11:30

LAURA A. HUGHES
COUNTY CLERK

BY: _____
DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

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

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

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **1/6/2026 at 10:00 AM**, or no later than three (3) hours after such time, in **Kaufman** County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

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

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



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

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

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

WITNESS, my hand this 10/16/2025

WITNESS, my hand this 10/23/25

Kavonnah Dobson

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

Donna Stokeman

By: Substitute Trustee(s)
Randy Daniel, Cindy Daniel, Jim O'Bryant, Brian
Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs
,Auction.com, LLC, Agency Sales and Posting
LLC, Xome Inc., Tejas Corporate Services LLC,
Dustin George
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

X

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.**

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 OCT 23 AM 11:30

BY
AURA A. HUGHES
COUNTY CLERK
DEPUTY

Matter No.: 141012-TX

Date: October 21, 2025

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: SCOTT BRITTON FORBES AND CANDIE FORBES, HUSBAND AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR RIGHT START MORTGAGE, INC. DBA GFS HOME LOANS, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 8/15/2024, RECORDING INFORMATION: Recorded on 8/16/2024, as Instrument No. 2024-0025240 in Book 8625 Page 432, Correction Instrument recorded on 09/26/2024 under Instrument No. 2024-0029937

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): BEING ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN KAUFMAN COUNTY, TEXAS, MORE COMPLETELY DESCRIBED IN ATTACHED LEGAL EXHIBIT "A"

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 1/6/2026, 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



4856321

Matter No.: 141012-TX

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

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

EXHIBIT "A"

Being all that certain lot, tract or parcel of land situated in Kaufman County, Texas, and being a 0.34 acre tract of land out of a 5.74 acre tract in the N.D. WALLING SURVEY, Abstract 563 which is described in Substitute Trustee's Deed dated May 1, 1979, from Louis W. Conradt, Jr., Substitute Trustee to Joe H. Smith et al recorded in Volume 658, Page 197, of the Deed Records of Kaufman County, Texas and being more particularly described as follows:

Commencing at the North corner of said 5.74 acre tract, said point being found 1/2 inch iron rod at a fence corner;

Thence South 34 deg. 56 min. 08 sec. East 200.22 feet to a 1/2 inch iron rod and the POINT OF BEGINNING;

Thence South 34 deg. 56 min. 08 sec. East, 143.02 feet to a point in the center of a county road, a 1/2 inch iron rod bears North 34 deg. 56 min. 08 sec. West 30.00 feet for witness;

Thence South 48 deg. 10 min. 36 sec. West, continuing along said county road, a distance of 104.80 feet to a point for corner, a 1/2 inch iron rod bears North 34 deg. 56 min. 08 sec. West 30.00 feet for witness;

Thence North 34 deg. 56 min. 08 sec. West, 143.02 feet to a 1/2 inch iron rod for corner;

Thence North 48 deg. 10 min. 36 sec. East 104.80 feet to a point of beginning and containing 0.34 acres 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 only for informational and/or identification purposes and does not override Item 2 of Schedule B hereof.

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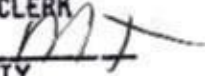
FILED FOR RECORD
KAUFMAN CO. TEXAS

25TX935-0290
3125 BLACKSMITH LANE, HEARTLAND, TX 75126

2025 OCT 23 AM 11:30

NOTICE OF FORECLOSURE SALE

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

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

LOT 2, BLOCK 46 OF HEARTLAND PHASE 10A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER CABINET 3, SLEEVE 420, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS; TOGETHER WITH CERTIFICATE OF CORRECTION OF ERROR RECORDED UNDER VOLUME 5755, PAGE 121, REAL PROPERTY RECORDS, KAUFMAN COUNTY, TEXAS.

Security Instrument: Deed of Trust dated February 12, 2021 and recorded on February 22, 2021 as Instrument Number 2021-0006369 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: January 06, 2026, 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 DAVID THURMAN BENNETT secures the repayment of a Note dated February 12, 2021 in the amount of \$249,692.00. 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.



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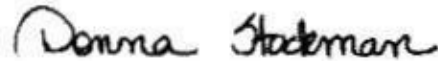
Substitute Trustee(s): Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, 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, 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 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).

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 11/02/2020
Grantor(s): VALERIE G GARZA, AN UNMARRIED WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR TOWN SQUARE MORTGAGE AND INVESTMENTS INC. DBA TOWN SQUARE MORTGAGE, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$238,598.00
Recording Information: Book 6671 Page 110 Instrument 2020-0034827
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 2813 JOURNEY LN, HEARTLAND, TX 75126-2916

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 6th day of January, 2026
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 23 AM 10:23
BY: LAURA A. HUGHES
COUNTY CLERK


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

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

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

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

Certificate of Posting

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 10/28/2015 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

Exhibit "A"

LOT 15, BLOCK 31, OF HEARTLAND PHASE 12B, AN ADDITION TO THE CITY OF CRANDALL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3, PAGE 503, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 6th day of January, 2026
Time: 11am or not later than three hours after that time
Place: AT "At the commissioner's court of Kaufman county does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions." in Kaufman County, Texas.

TERMS OF SALE: CASH

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: November 30, 2020
Grantor(s): Detrie L Reed, a single woman
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Republic State Mortgage, Co., its successors and assigns
Original Principal: \$211,119.00
Recording Information: Deed Inst.# 2020-0039182.
Current Mortgagee/Beneficiary: NewRez LLC d/b/a Shellpoint Mortgage Servicing
Secures: The Promissory Note (the "Note") in the original principal amount of \$211,119.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

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

PROPERTY TO BE SOLD:


Property County: Kaufman
Property Description: (See Attached Exhibit "A")
Property Address: 2847 Journey Ln, Heartland, 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

File No.: 25-02860TX

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 OCT 30 AM 10:46
BY: 
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

SUBSTITUTE TRUSTEE(S):

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

SUBSTITUTE TRUSTEE ADDRESS:

1320 Greenway Drive, Suite 780 Irving, TX 75038

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

/s/ Coury Jacobs

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

DOCUMENT PREPARED BY:

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

Certificate of Posting

I am Randy Daniel whose address is 14800 Lakewood Blvd. I declare

under penalty perjury that (D) I filed and/or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners.

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

EXHIBIT "A"

Lot 10, Block 30, of Heartland Phase 12B, an addition to Kaufman County, Texas, according to the Plat thereof recorded in Volume 3,
Page 503, Plat Records, Kaufman County, Texas

25-271264

Notice of Substitute Trustee's Sale

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

Deed of Trust Date: January 28, 2022	Original Mortgagor/Grantor: PATRICK ALAN WETZEL, JR. AND APRIL DENNISE WETZEL BY PATRICK ALAN WETZEL, JR, AS ATTORNEY IN FACT
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HIGHLAND HOMELOANS, LLC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC
Recorded in: Volume: 7459 Page: 364 Instrument No: 2022-0004620	Property County: KAUFMAN
Mortgage Servicer: M&T Bank	Mortgage Servicer's Address: 1100 Wehrle Dr Williamsville, New York 14221-7748

FILED FOR RECORD
 KAUFMAN CO. TEXAS
 2025 OCT 30 AM 10:47
 BY: LAURA A. HUGHES
 COUNTY CLERK
 DEPUTY

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

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

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

Legal Description of Property to be Sold: LOT 15, IN BLOCK A, OF CLEMENTS RANCH 6, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 622, OF THE MAP OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS. .

Date of Sale: January 6, 2026	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, LAKEVIEW LOAN SERVICING, LLC, the owner and holder of the Note, has requested Xome Inc. whose address is 750 Highway 121 BYP Suite 100 Lewisville, TX 75067 or Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd.,



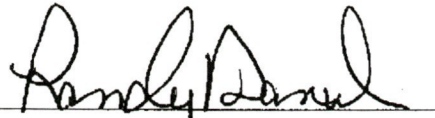
Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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

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

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

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



SUBSTITUTE TRUSTEE

XOME Inc. or Tejas Corporate Services, LLC, Trustee

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

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: June 25, 2007
Grantor(s): Josh N. Hibschan and Reena Green Hibschan, Husband and Wife
Original Mortgagee: Saxon Mortgage, Inc.
Original Principal: \$90,100.00
Recording Information: 2007-00016998
Property County: Kaufman
Property: Being Lot 5A, Wayland Clearman Re-Subdivision of Lots 1-11, in Block 7, of the Original Plat of the Town of Crandall, in Kaufman County, Texas, according to the Plat of record in Cabinet 1, Envelope 147, Plat Records, Kaufman County, Texas.
Property Address: 200 South Main Street
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: Deutsche Bank National Trust Company, as Trustee for Saxon Asset Securities Trust 2007-3, Mortgage Loan Asset Backed Certificates, Series 2007-3
Mortgage Servicer: Shellpoint Mortgage Servicing
Mortgage Servicer Address: 75 Beattie Place
Address: Greenville, SC 29601

SALE INFORMATION:

Date of Sale: January 6, 2026
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.
Substitute Trustee: Auction.com, LLC, and Padgett Law Group, any to act
Substitute Trustee Address: 546 Silicon Dr., Suite 103, Southlake, TX 76092

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 OCT 30 PM 3:51
BY: LAURA A. HUGHES
COUNTY CLERK
DEPUTY

R 3070
PLG File Number: 25-014353-1

APPOINTMENT OF SUBSTITUTE TRUSTEE:

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

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

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

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

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

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

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

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



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

CERTIFICATE OF POSTING

My name is Donna Stockman, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 10/30/25, I filed at the office of the Kaufman County Clerk to be posted at the Kaufman County courthouse this notice of sale.

Donna Stockman

Declarant's Name: Donna Stockman

Date: 10/30/25

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

WITNESS MY HAND this 30 day of Oct 2025.

Donna Stockman

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 OCT 30 PM 3: 51

Our Case No. 25-06651-FC

LAURA A. HUGHES
COUNTY CLERK

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

DEPUTY

THE STATE OF TEXAS
COUNTY OF KAUFMAN

Deed of Trust Date:
September 25, 2021

Property address:
4112 DUNES DR
FORNEY, TX 75126

Grantor(s)/Mortgagor(s):
HEIDY HASSAN, A SINGLE WOMAN

LEGAL DESCRIPTION: Lot 5, Block "E", of Windmill Farms 4C, a subdivision in Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Page 605 of the Plat Records of Kaufman County, Texas and recorded in Document No. 2020-0015095, Official Public Records of Kaufman County, Texas.

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR
DHI MORTGAGE COMPANY, LTD, ITS SUCCESSORS
AND ASSIGNS

Earliest Time Sale Will Begin: 10:00 AM

Current Mortgagee:
LAKEVIEW LOAN SERVICING, LLC

Date of Sale: JANUARY 6, 2026

Property County: KAUFMAN

Original Trustee: ANGELA R. HERNANDEZ

Recorded on: September 28, 2021
As Clerk's File No.: 2021-0039672
Mortgage Servicer:
LAKEVIEW LOAN SERVICING, LLC

Substitute Trustee:
Authorized Agent of Auction.com, LLC as Substitute
Trustee, 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 Authorized Agent of Auction.com, LLC as Substitute Trustee, 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, JANUARY 6, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than **10:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

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

ACTIVE MILITARY SERVICE NOTICE

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

WITNESS MY HAND, 10/28/25

MARINOSCI LAW GROUP, P.C.

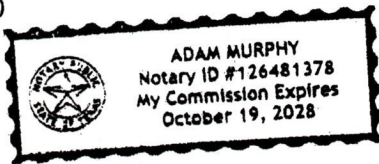
By: [Signature]
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Adam Murphy, the undersigned officer, on this, the 28 day of Oct 2025, personally appeared SAMMY HOODA, known to me, who identified herself/himself to be the MANAGING ATTORNEY OF MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



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

Grantor: LAKEVIEW LOAN SERVICING, LLC
3637 SENTARA WAY
SUITE 303
VIRGINIA BEACH, VA 23452
Our File No. 25-06651

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

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 1/31/2022	Grantor(s)/Mortgagor(s): RAYMOND ANGEL MCGREW, A SINGLE MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GARDNER FINANCIAL SERVICES LTD, DBA LEGACY MUTUAL MORTGAGE, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Planet Home Lending, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2022-0005126	Property County: KAUFMAN
Mortgage Servicer: Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 321 Research Parkway, Suite 303, Meriden, CT 06450
Date of Sale: 1/6/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 31, BLOCK 39, HEARTLAND PHASE 14, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE FINAL PLAT THEREOF RECORDED IN DOCUMENT NO. 2021-0001375, MAP OF 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 Usefson, 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.

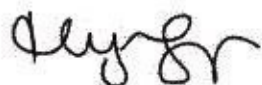
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

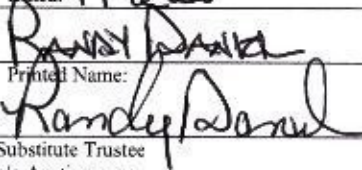
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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: 11/5/2025



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

Dated: 11-6-25



Printed Name:

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

FILED FOR RECORDING
KAUFMAN COUNTY TEXAS
2025 NOV - 6 AM 8:38
BY: LAURA A. NICHOLS
COUNTY CLERK

MH File Number: TX-25-108676-POS
Loan Type: VA

Vylla Solutions, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 25-37184

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

WHEREAS, on 8/24/2021, Mohammad S. Elturk, a single man, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Robertson Anschutz Vettors, LLC, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for JFQ Lending, Inc , as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$234,410.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for JFQ Lending, Inc , which Deed of Trust is Recorded on 9/1/2021 as Volume 2021-0035565, Book OPR, Page 7187, in Kaufman County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit:

Lot 15, Block 4, of Heartland Phase 9, an Addition to Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Page 421, Map and/or Plat Records of Kaufman County, Texas.

Commonly known as: **2924 MONTROSE TRL HEARTLAND, TX 75126**

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **1/6/2026 at 10:00 AM**, or no later than three (3) hours after such time, in **Kaufman** County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

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



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

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

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

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

WITNESS, my hand this 11/4/2025

WITNESS, my hand this 11/6/25

Grecia Moreno

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

Donna Stockman

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

,Auction.com, LLC, Agency Sales and Posting
LLC, Xome Inc., Tejas Corporate Services LLC,
Dustin George
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

A

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 NOV -6 AM 10: 25

25-03898
9200 BALD CYPRESS ST, FORNEY, TX 75126

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

LAURA A. HUGHES
COUNTY CLERK
BY: 
DEPUTY

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

LOT 30, BLOCK G, WINDMILL FARMS - PHASE 5A, AN ADDITION IN THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO PLAT THEREOF, RECORDED IN CABINET 3, ENVELOPE 354, PLAT RECORDS, KAUFMAN COUNTY, TEXAS

Security Instrument: Deed of Trust dated August 28, 2023 and recorded on August 29, 2023 at Instrument Number 2023-0024356 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: January 6, 2026, 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 BRITTINIE ARROWOOD AND ROBERT ARROWOOD secures the repayment of a Note dated August 28, 2023 in the amount of \$333,743.00. 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.



4857409

Mary Company

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

Donna Stockman

Substitute Trustee(s): Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Auction.com LLC||Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, 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 6th day of November, 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.

**FILED FOR RECORDS
KAUFMAN CO. TEXAS**
2025 NOV 10 AM 10:40
**Laura A. Hughes
County Clerk**
BY: [Signature] DEPUTY

DATE, TIME, PLACE OF SALE:
Date: Tuesday, the 6th day of January, 2026
Time: 11am or not later than three hours after that time
Place: AT "At the commissioner's court of Kaufman county does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions." in Kaufman County, Texas.

TERMS OF SALE: CASH

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: May 8, 2024
Grantor(s): Kimberly D Ellis, a single woman
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for NewRez LLC
DBA NewRez Mortgage, its successors and assigns
Original Principal: \$217,978.00
Recording Information: Deed Inst.# 2024-0016396,
Current Mortgagee/Beneficiary: NewRez LLC d/b/a Shellpoint Mortgage Servicing
Secures: The Promissory Note (the "Note") in the original principal amount of \$217,978.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

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

PROPERTY TO BE SOLD:

Property County: Kaufman
Property Description: (See Attached Exhibit "A")
Property Address: 1792 Courage Creek, Crandall, TX 75114
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

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

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

SUBSTITUTE TRUSTEE(S):

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

SUBSTITUTE TRUSTEE ADDRESS:

1320 Greenway Drive, Suite 780 Irving, TX 75038

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

/s/ Coury Jacocks

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

DOCUMENT PREPARED BY:

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

Certificate of Posting

I am *Randy Davis* whose address is *14200 Lakewood Blvd*. I declare

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

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

EXHIBIT "A"

LOT 2, BLOCK G. EASTLAND, PHASE 2A, SITUATED IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLIDE 155. PLAT RECORDS OF 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: 07/23/2021
Grantor(s): CHARLES GEORGE PAPAGEORGIU A SINGLE MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR VELOCIO MORTGAGE L.L.C. ITS SUCCESSORS AND ASSIGNS
Original Principal: \$294,566.00
Recording Information: Book 7122 Page 561 Instrument 2021-0030002
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 6302 TROPICANA LANE, FORNEY, TX 75126

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: 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 6th day of January, 2026
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
DEPUTY

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 NOV 10 AM 10:40

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 Daxel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 11/20/20 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daxel

Exhibit "A"

LOT 8, BLOCK H, WINDMILL FARMS PHASE 6A, A SUBDIVISION OF KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 646, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

Notice of Foreclosure Sale & Appointment of Substitute Trustee

Date: November 12, 2025
Type of Security Instrument: Deed of Trust
Date of Instrument: December 2, 2024
Debtor: Clayton Seigman, Alissa Hall, and Brandy Nicole Ruiz
Original Trustee: James N. Richards
Substitute Trustee: J.N. Richards Law, P.C.
Current Beneficiary: C&D Capital Investments, LLC

BY: 
LAURA A. HUGHES
COUNTY CLERK

2025 NOV 13 AM 8:28

FILED FOR OFFICE
KAUFMAN CO. TEXAS

County of Property: Kaufman County, Texas

Recording Information: Deed of Trust recorded in the Kaufman County Real Property Records Document Number 2024-0037782 and transfer to the Current Beneficiary at 2024-0039197 with a correction instrument filed at 2025-0035426

Property Description:

SEE EXHIBIT A

Date of Sale of Property: January 6, 2026

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

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

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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE J.N. Richards Law, P.C., to act, as Substitute Trustee.**

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

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



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

Executed on November 12, 2025

Exhibit "A"

All that certain tract or parcel containing 30.000 acres of land in the John Pyle Survey, A-372, Kaufman County, Texas, being a portion of a tract which was called 58.827 acres and conveyed from Jolene Ruff Haney to Texas Greener Pastures, LLC, by an instrument of record in County Clerk's File # 2024-0023458, of the Kaufman County Official Public Records, (KCOPR), said 30.000 acres being more particularly described by metes and bounds as follows, basing bearings on the Texas Coordinate System of 1983, (NAD 83) North Central Zone, to wit:

BEGINNING at a 1/2" iron rod found for northeast corner, being the northeast corner of said 58.827 acre tract and northwest corner of a tract which was called 193.413 acres and conveyed from Wayne A. Word to James Orlice Rogers III, by an instrument of record in Volume 3204, Page 533, KCDR, lying in the approximate centerline of County Road 4061, a public road;

THENCE departing County Road 4061, S01°26'12"E, along the common line of said 58.827 acre tract and said 193.413 acre tract, at 20.56 feet pass a 3/8" iron rod found for reference, and continuing along said common line for a distance in all of 3,483.59 feet to a 1/2" iron rod found for southeast corner, being the southeast corner of said 58.827 acre tract and southwest corner of said 193.413 acre tract, lying in the north line of a tract which was called 132.38 acres and conveyed from Gilbert J. Duran to Donna M. Simone, Trustee, by an instrument of record in Volume 8374, Page 334, KCDR,

THENCE S87°36'49"W, 806.88 feet, along the common line of said 58.827 acre tract and said 132.38 acre tract to a 3/8" iron rod found for southwest corner, being the southwest corner of said 58.827 acre tract and northwest corner of said 132.38 acre tract, lying in the east line of a tract which was called 103.10 acres and conveyed from H.H. Lide to Douglas Allen Barnes, et ux, by an instrument of record in Volume 5825, Page 592, KCDR;

THENCE N01°23'54"W, 1,362.63 feet, along the common line of said 58.827 acre tract and said 103.10 acre tract to a 5/8" iron rod (stamped Johnson & Pace Inc.) set for most westerly northwest corner, from which a 1/2" iron rod found for the common east corner of said 103.10 acre tract and a tract which was called 62.901 acres and conveyed from Jolene Ruff Haney to Texas Greener Pastures, LLC, by an instrument of record in County Clerk's File # 2024-0023461, KCOPR, bears: N01°23'54"W, 590.77 feet;

THENCE N88°33'48"E, 705.89 feet, crossing said 58.827 acre tract to a 5/8" iron rod set for interior corner;

THENCE N01°26'12"W, continuing across said 58.827 acre tract, at 2,116.55 feet pass a spike with washer (stamped Johnson & Pace Inc.) set for reference, continuing for distance in all of 2,136.55 feet, to a spike with washer set for northwest corner, lying in the approximate centerline of County Road 4061 and north line of said 58.827 acre tract;

THENCE N89°50'08"E, 100.00 feet, along the north line of said 58.827 acre tract and approximate centerline of County Road 4061 to the PLACE OF BEGINNING, containing 30.000 acres of land, more or less. As a part of this professional service, a certified plat has been prepared by Johnson & Pace Incorporated under Job # 5679-001

FILED FOR RECORD
KAUFMAN CO. TEXAS

2023 NOV 13 AM 9:43

3416 Perman Dr, Mesquite, TX 75126

25-014346

LAURA A. HUGHES
COUNTY CLERK

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: 01/06/2026

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.

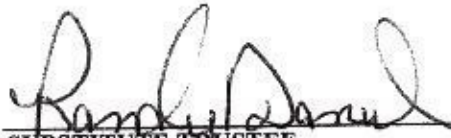
3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 10/11/2022 and recorded in the real property records of Kaufman County, TX and is recorded under Clerk's File/Book 7852, Page 164, with Antwan Plunkett (grantor(s)) and Mortgage Electronic Registration 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 Antwan Plunkett, securing the payment of the indebtedness in the original amount of \$326,920.00, 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 104, BLOCK "H", OF TRAILWIND PHASE 2, AN ADDITION TO THE CITY OF MESQUITE, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLIDE 25 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND UNDER CLERK'S DOCUMENT NO. 2022-0000038 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.

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 11-13-25 I filed at the office of the Kaufman County Clerk and caused to be posted at the Kaufman County courthouse this notice of sale.

Declarant's Name: Randy Daniel

Date: 11-13-25

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 9/27/2023	Grantor(s)/Mortgagor(s): OLANREWAJU ADEJARE, AN UNMARRIED MAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR DHI MORTGAGE COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Lakeview Loan Servicing, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2023-0027657	Property County: KAUFMAN
Mortgage Servicer: LoanCare, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3637 Sentara Way, Virginia Beach, VA 23452
Date of Sale: 1/6/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 33, BLOCK "B", TRAVIS RANCH PHASE 3G-1, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 345 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND UNDER CLERKS DOCUMENT NO. 2017-0016543 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS, AND CERTIFICATE OF CORRECTION RECORDED IN VOLUME 5662, PAGE 163 (2018-0010333) AND IN VOLUME 5668, PAGE 84 (2018-0010815), OFFICIAL PUBLIC 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: 11/12/2025

deygr

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

Dated: 11-13-25

Randy Daniel

Printed Name:

Randy Daniel

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 NOV 13 AM 9:43
BY: LAURA A. HUGHES
COUNTY CLERK

MH File Number: TX-25-123460-POS
Loan Type: FHA

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: **June 27, 2022**
Grantor(s): **Jessica Marie Jacob and Rolondo Ramon Turner, wife and husband**
Original Mortgagee: **Simmons Bank**
Original Principal: **\$238,000.00**
Recording Information: **Book 7691, Page 204**
Property County: **Kaufman**
Property: **LOT 25, IN BLOCK Z, OF HIGHBRIDGE PHASE 3, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 709, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.**
Property Address: **3164 Helix Bay Drive
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: **Simmons Bank**
Mortgage Servicer: **Simmons Bank**
Mortgage Servicer Address: **501 Main Street
Pine Bluff, AR 71611**

SALE INFORMATION:

Date of Sale: **January 6, 2026**
Time of Sale: **10:00 AM or within three hours thereafter.**
Place of Sale: **THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**
Substitute Trustee: **Tejas Corporate Services, LLC, and Padgett Law Group, any to act**
Substitute Trustee Address: **546 Silicon Dr., Suite 103
Southlake, TX 76092**

FILED FOR RECORDED
KAUFMAN CO. TEXAS
2025 NOV 13 AM 9:43
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature]

APPOINTMENT OF SUBSTITUTE TRUSTEE:

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

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

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

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

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

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

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

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

Plgms

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

CERTIFICATE OF POSTING

My name is Randy Daniel, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 11-18-05, I filed at the office of the Kaufman County Clerk to be posted at the Kaufman County courthouse this notice of sale.

Declarant's Name: Randy Daniel

Date: 11-18-05

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2023 NOV 13 AM 9:43

Notice of Substitute Trustee's Sale

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

Deed of Trust Date: September 24, 2021	Original Mortgagor/Grantor: TYLAR MITCHELL AND CODY SMITH
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, AS BENEFICIARY, AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD	Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2021-0039486	Property County: KAUFMAN
Mortgage Servicer: LOANCARE, LLC	Mortgage Servicer's Address: 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 \$255,045.00, executed by TYLAR MITCHELL AND CODY SMITH and payable to the order of Lender.

Property Address/Mailing Address: 2047 SERVAL LN, CRANDALL, TX 75114

Legal Description of Property to be Sold: LOT 8, BLOCK 'V', WILDCAT RANCH, PHASE 1B, AN ADDITION TO THE CITY OF CRANDALL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET M3, SLEEVE 657, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Date of Sale: January 6, 2026	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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

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

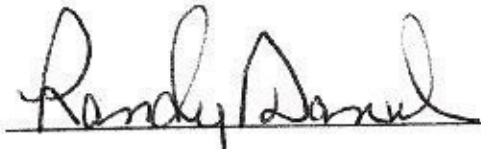
Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that LAKEVIEW LOAN SERVICING, LLC bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.



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

SUBSTITUTE TRUSTEE

Auction.com, LLC OR Tejas Corporate Services, LLC,
Trustee

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 NOV 13 PM 3: 33

LAURA A. HUGHES
COUNTY CLERK

DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

23289

T.S. #: 2025-18791-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: 1/6/2026
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 11, BLOCK 24, HEARTLAND, TRACT A, PHASE 3A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 3, ENVELOPE 37, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Commonly known as: 2022 SAMANTHA LN HEARTLAND, TX 75126

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 1/31/2022 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 2/2/2022 under County Clerk's File No 2022-0004730, in Book 7460 and Page 557 of the Real Property Records of Kaufman County, Texas.

Grantor(s): ERICA LASHAUNTE DOUGLAS WOODKINS AND CLYDE WAYNE WOODKINS, JR., WIFE AND HUSBAND
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 Open Mortgage, LLC, its successors and assigns

T.S. #: 2025-18791-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 \$279,837.00, executed by ERICA LASHAUNTE DOUGLAS WOODKINS AND CLYDE WAYNE WOODKINS, JR., WIFE AND HUSBAND, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Open Mortgage, LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

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

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

T.S. #: 2025-18791-TX

Dated: 11-13-25

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

Donna Stockman

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

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

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 NOV 13 PM 3:33

LAURA A. HUGHES
COUNTY CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

Matter No.: 142080-TX

Date: November 10, 2025

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: LILIANA VANEZA ROMAN, A SINGLE WOMAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
BENEFICIARY, AS NOMINEE FOR NATIONS RELIABLE LENDING,
LLC, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: NewRez LLC D/B/A Shellpoint Mortgage Servicing

MORTGAGE SERVICER: NewRez LLC D/B/A Shellpoint Mortgage Servicing

DEED OF TRUST DATED 11/21/2022, RECORDING INFORMATION: Recorded on 11/22/2022, as Instrument
No. 2022-0043231 in Book 7896 Page 211

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 3, BLOCK D, HIGHBRIDGE, PHASE 1, AN
ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME
3, PAGE 528, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **1/6/2026**, 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.

NewRez LLC D/B/A Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for NewRez LLC D/B/A
Shellpoint Mortgage Servicing who is the Mortgagee of the Note and Deed of Trust associated with the above
referenced loan. NewRez LLC D/B/A Shellpoint Mortgage Servicing, as Mortgage Servicer, is representing the
Mortgagee, whose address is:

NewRez LLC D/B/A Shellpoint Mortgage Servicing
55 Beattie Place, Suite 100
Greenville, South Carolina 29601-2743

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



Matter No.: 142080-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 AUCTION.COM, LLC, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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

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

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

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C&M No. 44-25-03710/ FILE NOS

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

LAURA A. HUGHES
COUNTY CLERK
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 September 22, 2023 and recorded under Vol. 8239, Page 43, or Clerk's File No. 2023-0026998, in the real property records of KAUFMAN County Texas, with Israel Umana, unmarried man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Lennar Mortgage, LLC., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Israel Umana, unmarried man securing payment of the indebtedness in the original principal amount of \$214,050.00 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 Israel Umana. PennyMac Loan Services, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

Legal Description:

LOT 14, IN BLOCK W, OF THE AMENDING PLAT OF HIGHBRIDGE PHASE 4, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, SLEEVE 115, OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 01/06/2026

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.

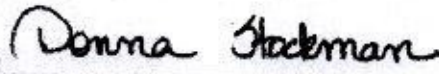
WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, 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 November 17, 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:



Printed Name: Donna Stockman

C&M No. 44-25-03710


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2025 NOV 20 AM 8:37

3814 Chippewa Tr
Crandall, TX 75114

LAURA A. HUGHES
COUNTY CLERK

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

BY: 
DEPUTY

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.

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

DATE: January 6, 2026

TIME: 11:00 AM

PLACE: At the Commissioners Court of Kaufman County does hereby designate the front steps of the Kaufman County Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions.

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 party of the property. Pursuant to section 50.009 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.

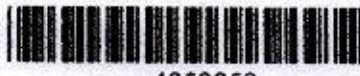
3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated April 18, 2024 and recorded as Instrument Number 2024-0012031, real property records of Kaufman County, Texas.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by CHARLES EUGENE VAUGHAN AND ELENA N. VAUGHAN, securing the payment of the indebtedness in the original principal amount of \$485,618.00, and obligations therein described including by not limited to the promissory note; and all modifications renewals and extensions of the promissory note. Village Capital & Investment LLC is the current mortgagee of the note and deed of trust or contract lien.

5. **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.

6. **Property to be Sold.** The property to be sold is described as follows:
LOT 9, IN BLOCK 8, OF HEARTLAND PHASE 19, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 4, SLIDE 53, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

7. **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 Services is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. Village



3814 Chippewa Tr
Crandall, TX 75114

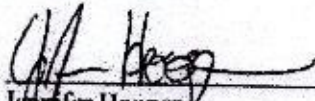
Capital & Investment LLC as Mortgage Servicer, is representing the current mortgagee, whose address is:

**2460 Paseo Verde Parkway
Suite 110
Henderson, Nevada 89074**

8. **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 Jennifer Hooper, Agency Sales and Posting, LLC, whose address is c/o Brock & Scott, 4225 Wingren Drive, Suite 105, Irving, TX 75602, Substitute Trustee to act under and by virtue of said Deed of Trust.
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.

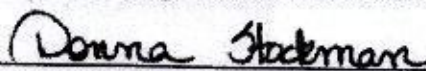
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Date: 11/18/2025


Jennifer Hooper

Certificate of Posting

I am Donna Stockman whose address is 1320 Greenway Dr, suite 780, Irving, TX 75038
declare under penalty of perjury that on 11/20/25 I filed this Notice of [Substitute]
Trustees 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.


Declarant's Name: Donna Stockman
Date: 11/20/25

2025 NOV 20 AM 8: 38

LAURA A. HUGHES
COUNTY CLERK

DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-18893-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: **1/6/2026**
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 2, Block D, Georgetown at Kings Fort Phase One B, an addition to the City of Kaufman, Kaufman County, Texas, according to map or plat thereof recorded in Cabinet 3, Page 716, of the Map and/or Plat Records of Kaufman County, Texas.

Commonly known as: 3905 HOLLY SPRINGS LN KAUFMAN, TX 75142

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 12/28/2023 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 12/29/2023 under County Clerk's File No 2023-0036361, in Book 8338 and Page 95 of the Real Property Records of Kaufman County, Texas.

Grantor(s): **MICHAEL BRENT SHIPLEY and MARY ELIZABETH SHIPLEY, A MARRIED COUPLE**
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 Synergy One Lending, Inc., its successors and assigns.**

T.S. #: 2025-18893-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 \$433,993.00, executed by MICHAEL BRENT SHIPLEY and MARY ELIZABETH SHIPLEY, A MARRIED COUPLE, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Synergy One Lending, 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. #: 2025-18893-TX

Dated: 11/20/25

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

Donna Stockman

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

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


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

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

2025 NOV 20 AM 8:38

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

T.S. #: 2025-18908-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: 1/6/2026
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 13, Block "D", WILDCAT RANCH PHASE 2, a subdivision in Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Sleeve 584, Plat Records of Kaufman County, Texas.

Commonly known as: 2425 RUSSELL ST CRANDALL, TX 75114

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 1/28/2021 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 1/29/2021 under County Clerk's File No 2021-0004061, in Book 6813 and Page 541 of the Real Property Records of Kaufman County, Texas.

Grantor(s):	Kofi A Opoku and Vida Opoku, husband and wife
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

T.S. #: 2025-18908-TX

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

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

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

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

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

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$213,814.00, executed by Kofi A Opoku and Vida Opoku, husband and wife, 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. #: 2025-18908-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: 11/20/25

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

Donna Stockman

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

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

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

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

Notice of Foreclosure Sale & Appointment of Substitute Trustee

Date: November 19, 2025
Type of Security Instrument: Deed of Trust
Date of Instrument: March 31, 2025
Debtor: Koras Construction & Remodeling, LLC
Original Trustee: J.N. Richards Law, P.C.
Substitute Trustee: J.N. Richards Law, P.C.
Current Beneficiary: C&D Capital Investments, LLC

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 NOV 20 AM 8:24

LAURA A. HUGHES
COUNTY CLERK
BY: 

County of Property: Kaufman County, Texas

Recording Information: Kaufman County Real Property Records Document Number 2025-0010126

Property Description:

SEE EXHIBIT A

Date of Sale of Property: January 6, 2025

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

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

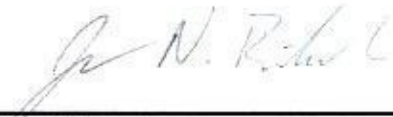
Because of default in the performance of the obligations of the Debtor, the (Substitute) Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by the Lien. The sale will begin at the earliest time stated above and within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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE J.N. Richards Law, P.C., to act, as Substitute Trustee.**

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

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



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

Executed on November 19, 2025

Exhibit "A"

All that certain tract or parcel containing 28.833 acres of land in the John Pyle Survey, A-372, Kaufman County, Texas, being a portion of a tract which was called 58.827 acres and conveyed from Jolene Ruff Haney to Texas Greener Pastures, LLC, by an instrument of record in County Clerk's File #2024-0023458, of the Kaufman County Official Public Records, (KCOPR), said 28.833 acres being more particularly described by metes and bounds as follows, basing bearings on the Texas Coordinate System of 1983, (NAD 83) North Central Zone, to wit:

Commencing for reference at a 1/2" iron rod found, being the Northeast corner of said 58.827 acre tract and Northwest corner of a tract which was called 193.413 acres and conveyed from Wayne A. Word to James Orlice Rogers III, by an instrument of record in Volume 3204, Page 533, of the Kaufman County Deed Records, (KCDR), lying in the approximate centerline of County Road 4061, a public road, from which a 3/8" iron rod found for reference bears; S01°54'35"E, 20.56 feet;

Thence S89°50'08"W, 100.00 feet, along the common line of said 58.827 acre tract and South R-O-W line to a spike set for Northeast corner and Place of Beginning of the tract herein described;

Thence departing County Road 4061, S01°26'12"E, crossing said 58.827 acre tract, at 20.00 feet passing a spike set for reference, and continuing for a distance in all of 2,136.55 feet to a 5/8" iron rod set (stamped Johnson & Pace, Inc.) for Southeast corner;

Thence S88°33'48"W, 705.89 feet, continuing across said 58.827 acre tract to a 5/8" iron rod set for Southwest corner, lying in the common line of said 58.827 acre tract and a tract which was called 103.10 acres and conveyed from H. H. Lide to Douglas Allen Barnes, et ux, by an instrument of record in Volume 5825, Page 592, KCDR, from which a 3/8" iron rod found for Southwest corner of said 58.827 acre tract bears: S01°23'54"E, 1,362.63 feet;

Thence N01°23'54"W, along said common line, at 590.77 feet passing a 1/2" iron rod found for Northeast corner of said 103.10 acre tract and most Southerly Southeast corner of a tract which was called 62.901 acres and conveyed from Jolene Ruff Haney to Texas Greener Pastures, LLC, by an instrument of record in County Clerk's File #2024-0023461, KCOPR, and continuing along the common line of said 58.827 acre tract and said 62.901 acre tract for a distance in all of 1,068.13 feet to a 5/8" iron rod set for most Westerly Northwest corner, being the most Westerly Northwest corner of said 58.827 acre tract and an interior corner of said 62.901 acre tract;

Thence S89°31'24"E, 234.69 feet, continuing along the common line of said 58.827 acre tract and 62.901 acre tract to a 5/8" iron rod set for interior corner, being an interior corner of said 58.827 acre tract and most Easterly Southeast corner of said 62.901 acre tract;

Thence N01°10'52"W, 1,089.49 feet, continuing along said common line to a 5/8" iron rod set for most Northerly Northwest corner, being the most Northerly Northwest corner of said 58.827 acre tract and Northeast corner of said 62.901 acre tract, lying within and adjacent to County Road 4061;

Thence S89°48'39"E, 465.94 feet, along the North line of said 58.827 acre tract and within County Road 4061, to the Place of Beginning, containing 28.833 acres of land, more or less. As a part of this professional service, a certified plat has been prepared by Johnson & Pace Incorporated under Job #5679-001.

Notice of Substitute Trustee's Sale

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

Deed of Trust Date: February 28, 2024	Original Mortgagor/Grantor: JOSHUA ESTEBANE AND ANGY ESTEBANE
Original Beneficiary / Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee and beneficiary for DHI Mortgage Company, Ltd., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: Selene Finance LP
Recorded in: Volume: 8407 Page: 82 Instrument No: 2024-0005984	Property County: KAUFMAN
Mortgage Servicer: Selene Finance LP	Mortgage Servicer's Address: 3501 Olympus Blvd., Suite 500 Dallas, Texas 75019

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

Secures: Note in the original principal amount of \$330,291.00, executed by Joshua Estebane and payable to the order of Lender.

Property Address/Mailing Address: 4186 RIM TRL, FORNEY, TX 75126

Legal Description of Property to be Sold: ALL THE CERTAIN LAND SITUATES IN KAUFMAN, TEXAS, VIZ: LOT 17, BLOCK "K", LAKEWOOD TRAILS ADDITION, PHASE 3, A SUBDIVISION LOCATED IN EXTRATERRITORIAL JURISDICTION OF THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER DOCUMENT NO. 2023-0015143 IN THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.

Date of Sale: January 6, 2026	Earliest time Sale will begin: 11:00 AM
--------------------------------------	--

Place of sale of Property: "At the Commissioners Court of Kaufman county does hereby designate the front steps of the Kaufman county Justice center located at 1902 US Highway 175 as the appropriate site for all foreclosure sales and auctions. OR 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, *SELENE FINANCE LP*, the owner and holder of the Note, has requested Servicelink Agency Sales and Posting, LLC whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 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.

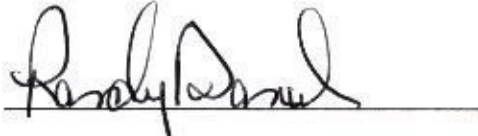


Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *SELENE FINANCE LP* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Servicelink Agency Sales and Posting, LLC whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 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 Servicelink Agency Sales and Posting, LLC whose address is 1320 Greenway Drive Suite 300 Irving, TX 75038 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

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



SUBSTITUTE TRUSTEE

Servicelink Agency Sales and Posting, LLC OR Tejas
Corporate Services, LLC Trustee

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

FILED FOR RECORD
KAUFMAN CO. TEXAS
NOV 20 AM 11:27
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature] 7/10/12

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 7/28/2022	Grantor(s)/Mortgagor(s): KEOSHA C JOHNSON, A SINGLE WOMAN
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR OCMBC, INC. ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: DATA MORTGAGE INC., DBA ESSEX MORTGAGE
Recorded in: Volume: 7751 Page: 165 Instrument No: 2022-0029936	Property County: KAUFMAN
Mortgage Servicer: Data Mortgage Inc., dba Essex Mortgage is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1417 N Magnolia Ave, Ocala, FL 34475
Date of Sale: 1/6/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 15, BLOCK "P", OF LAKEWOOD TRAILS ADDITION, PHASE TWO, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 697, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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.

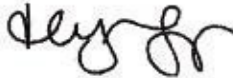
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

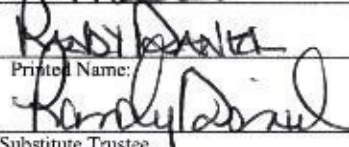
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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: 11/19/2025



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

Dated: 11/19/2025



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

FILED FOR RECORD IN
KAUFMAN CO. TEXAS
2025 NOV 20 AM 11:27
BY: LAURA A. HUGHES
COUNTY CLERK

MH File Number: TX-25-122285-POS
Loan Type: FHA

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 09/03/2020
Grantor(s): LANEISHIA ARMSTRONG, A SINGLE WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR WALLICK AND VOLK, INC., ITS SUCCESSORS AND ASSIGNS
Original Principal: \$202,268.00
Recording Information: Book 6577 Page 47 Instrument 2020-0026740
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 2032 NATCHEZ 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 6th day of January, 2026
Time of Sale: 10:00AM or within three hours thereafter.
Place of Sale: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in Kaufman County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Kaufman County Commissioner's Court, at the area most recently designated by the Kaufman County Commissioner's Court.

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

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

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

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

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

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

FILED FOR RECORD
 KAUFMAN CO. TEXAS
 2025 NOV 20 AM 11:27
 BY: LAURA A. HUGHES
 COUNTY CLERK
 P.B.

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 I.L.C, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

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

Certificate of Posting

I am Randy D. Smith whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 11-25-2008 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy D. Smith

Exhibit "A"

LOT NO 34, BLOCK NO F, HONEYSUCKLE MEADOWS, WINDMILL FARMS, PHASE 3A, SECTION 3, A SUBDIVISION OF KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN CABINET 2, ENVELOPE 682, MAP/PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

COPY

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

NOTICE OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated November 4, 2024, executed by **ASHLEY LYN JEFFCOAT AND JEREMIAH MAURICE JEFFCOAT, A MARRIED COUPLE**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21ST MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 2024-0034533, 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, January 6, 2026**, (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 2025 Jessup Manufactured Home, Serial No. JH2W1631TX25AB.

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 20 day of November, 2025.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 NOV 24 PM 12:57

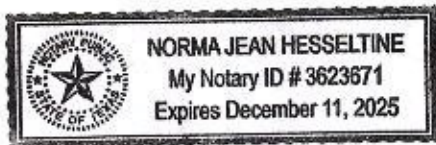
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature]
DEPUTY

[Signature]

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

THE STATE OF TEXAS §
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 20 day of November, 2025, to certify which witness my hand and official seal.



[Signature]
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

All that certain lot, tract or parcel of land lying and being situated in Kaufman County, Texas, and being a part of Thomas Lowry Survey, Abstract No. 285, and being a part of a called 32.4 acre tract of land as described in a Warranty Deed dated September 9, 1968 conveying said called 32.4 acre tract of land to Ralph B. Hughes and wife, Margaret J. Hughes by A. N. Blanton and wife, Mazy Edna Blanton, and duly recorded in Volume 516, Page 533, Deed Records of Kaufman County, Texas. This portion thereof being more particularly described as follows, to-wit:

BEGINING at an iron rod stake the Southwest corner of a 2.00 acre tract of land surveyed November 1985; same being South 88 deg. 34 min. West a distance of 199.4 feet from an iron stake at the intersection of the Northeast line of above mentioned called 32.4 acre tract of land and the North boundary line of Farm Market Road No. 1390;

THENCE North 52 deg. 04 min. West along with the Northwest line of said 2.00 acre tract a distance of 452.05 feet to an iron rod stake the Northwest corner of said 2.00 acre tract for corner of this tract;

THENCE South 45 deg. 00 min. West, a distance of 63.91 feet, set an iron rod stake for corner,

THENCE South 52 deg. 04 min. East a distance of 382.6 feet to the North boundary line of Farm Market Road No. 1390; set an iron rod stake for corner;


THENCE North 88 deg. 34 min. East along with North boundary line of said Farm Market Road No. 1390 a distance of 100.0 feet to the Place of Beginning and containing 0.607 acre of land.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 NOV 25 AM 10: 16

LAURA A. HUGHES
COUNTY CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

BY: 
DEPUTY

T.S. #: 2025-15167-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: **1/6/2026**
Time: **The earliest time the sale will begin is 10:00 AM**, or within three (3) hours after that time.
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE

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

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

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

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

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

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

T.S. #: 2025-15167-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 \$302,272.00, executed by Dusty Don Callahan and wife, Charli Callahan, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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


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

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. #: 2025-15167-TX

Dated: 11/25/25

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 NOV 25 AM 10:16

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

BY: [Signature]
DEPUTY
COUNTY CLERK

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: Codillis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated December 03, 2015 and recorded under Vol. 4933, Page 23, or Clerk's File No. 2015-0023197, in the real property records of Kaufman County Texas, with Bryan R Hamilton, single man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Everett Financial, Inc. D/B/A Supreme Lending, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Bryan R Hamilton, single man securing payment of the indebtedness in the original principal amount of \$178,500.00 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 Bryan R Hamilton. CITIZENS BANK NA f/k/a RBS CITIZENS NA 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. Citizens Bank, N.A. is acting as the Mortgage Servicer for the Mortgagee. Citizens Bank, N.A., is representing the Mortgagee, whose address is: PO BOX 2800, Glen Allen, VA 23058.

Legal Description:

LOT 9, BLOCK R, FOX HOLLOW PHASE 1, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 593, AS AMENDED IN CABINET 2, ENVELOPE 603C, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 01/06/2026

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 11/21/2025.

/s/ Nicole M. Bartee SBOT No. 24001674, 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. 44-25-03971

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 6th day of January, 2026
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 31, 2022
Grantor(s): Odilia Ngwa, an unmarried woman
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Royal Pacific Funding Corp., its successors and assigns
Original Principal: \$458,689.00
Recording Information: Deed Inst.# 2022-0013048,
Current Mortgagee/Beneficiary: Royal Pacific Funding Corporation
Secures: The Promissory Note (the "Note") in the original principal amount of \$458,689.00 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 FOR RECORD
KAUFMAN CO. TEXAS
2025 NOV 25 AM 10:00
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature] DEPUTY

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: 1193 Wimberly Dr, Fomey, 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: Royal Pacific Funding Corporation
Mortgage Servicer Address: 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047

SUBSTITUTE TRUSTEE(S): McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Drive, Suite 780 Irving, TX 75038

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

/s/ Coury Jacocks
Coury Jacocks - Bar #: 24014306
Attorney for Royal Pacific Funding Corporation
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 Lakeshore Blvd* I declare
under penalty perjury that *(1)* I filed and/or recorded this Notice of Foreclosure Sale at the office of the Kaufman
County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners.

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

EXHIBIT "A"

**Lot 37, Block Z, THE VILLAGES OF FOX HOLLOW - PHASE 5B, an Addition to the City of Forney, Kaufman County, Texas,
according to the Plat recorded in Cabinet 3, Sleeve 598, Plat Records of Kaufman County, Texas.**

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: 01/06/2026

Time: Between 10:00 AM – 1:00 PM and beginning not earlier than 10:00 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 September 15, 2021 and recorded in the real property records of Kaufman County, TX and is recorded under Clerk's Book 7215, Page 258 with Terrence Balentine (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Paramount Residential Mortgage Group, Inc., mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Terrence Balentine, securing the payment of the indebtedness in the original amount of \$250,381.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Nationstar Mortgage LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to be Sold. LOT 8, BLOCK 15, HEARTLAND TRACT A PHASE 2A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2, PAGE 757 AND AMENDED IN VOLUME 2, PAGE 778, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 NOV 25 AM 10: 00
LAURA A. HUGHES
COUNTY CLERK
BY:  DEPUTY

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. Nationstar Mortgage LLC d/b/a Mr. Cooper, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Nationstar Mortgage LLC
8950 Cypress Waters Blvd
Coppell, TX 75019

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq., or Carson Emmons, Esq., or Justin Ritchie, Esq., or Jeffrey Kramer, Esq., or Agency Sales and Posting LLC, whose address is 7500 Dallas Pkwy #200, Plano, TX 75024 OR AUCTION.COM LLC, or XOME Inc and Tejas Corporate Services LLC, or Abstracts/Trustees of Texas, LLC, or Randy Daniel or Cindy Daniel or Jim O'Bryant, 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.

11/21/2025

Executed on

/s/ Carson T. H. Emmons

James E. Albertelli, P.A.
Kirk Schwartz, Esq.
Carson Emmons, Esq.
Justin Ritchie, Esq.
Jeffrey Kramer, Esq.
6565 N. MacArthur, Suite 470
Irving, TX 75039

11-25-25

Executed on



SUBSTITUTE TRUSTEE
Agency Sales & Posting
Agency Sales and Posting LLC, OR AUCTION.COM
LLC, OR Randy Daniel or Cindy Daniel or Jim
O'Bryant
7500 Dallas Pkwy #200
Plano, TX 75024

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

Declarant's Name:

Date: 11-25-25

Notice of Foreclosure Sale & Appointment of Substitute Trustee

Date: November 19, 2025
Type of Security Instrument: Deed of Trust
Date of Instrument: March 31, 2025
Debtor: Koras Construction & Remodeling, LLC
Original Trustee: J.N. Richards Law, P.C.
Substitute Trustee: J.N. Richards Law, P.C.
Current Beneficiary: C&D Capital Investments, LLC

FILED FOR RECORDING
KAUFMAN CO. TEXAS
2025 NOV 25 PM 1:24
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature] (RECIPIENT)

County of Property: Kaufman County, Texas

Recording Information: Kaufman County Real Property Records Document Number 2025-0010126

Property Description:

SEE EXHIBIT A

Date of Sale of Property: January 6, 2026

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

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

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

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE J.N. Richards Law, P.C., to act, as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas

Property Code is:

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



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

Executed on November 19, 2025

Exhibit "A"

All that certain tract or parcel containing 28.833 acres of land in the John Pyle Survey, A-372, Kaufman County, Texas, being a portion of a tract which was called 58.827 acres and conveyed from Jolene Ruff Haney to Texas Greener Pastures, LLC, by an instrument of record in County Clerk's File #2024-0023458, of the Kaufman County Official Public Records, (KCOPR), said 28.833 acres being more particularly described by metes and bounds as follows, basing bearings on the Texas Coordinate System of 1983, (NAD 83) North Central Zone, to wit:

Commencing for reference at a 1/2" iron rod found, being the Northeast corner of said 58.827 acre tract and Northwest corner of a tract which was called 193.413 acres and conveyed from Wayne A. Word to James Orlice Rogers III, by an instrument of record in Volume 3204, Page 533, of the Kaufman County Deed Records, (KCDR), lying in the approximate centerline of County Road 4061, a public road, from which a 3/8" iron rod found for reference bears; S01°54'35"E, 20.56 feet;

Thence S89°50'08"W, 100.00 feet, along the common line of said 58.827 acre tract and South R-O-W line to a spike set for Northeast corner and Place of Beginning of the tract herein described;

Thence departing County Road 4061, S01°26'12"E, crossing said 58.827 acre tract, at 20.00 feet passing a spike set for reference, and continuing for a distance in all of 2,136.55 feet to a 5/8" iron rod set (stamped Johnson & Pace, Inc.) for Southeast corner;

Thence S88°33'48"W, 705.89 feet, continuing across said 58.827 acre tract to a 5/8" iron rod set for Southwest corner, lying in the common line of said 58.827 acre tract and a tract which was called 103.10 acres and conveyed from H. H. Lide to Douglas Allen Barnes, et ux, by an instrument of record in Volume 5825, Page 592, KCDR, from which a 3/8" iron rod found for Southwest corner of said 58.827 acre tract bears: S01°23'54"E, 1,362.63 feet;

Thence N01°23'54"W, along said common line, at 590.77 feet passing a 1/2" iron rod found for Northeast corner of said 103.10 acre tract and most Southerly Southeast corner of a tract which was called 62.901 acres and conveyed from Jolene Ruff Haney to Texas Greener Pastures, LLC, by an instrument of record in County Clerk's File #2024-0023461, KCOPR, and continuing along the common line of said 58.827 acre tract and said 62.901 acre tract for a distance in all of 1,068.13 feet to a 5/8" iron rod set for most Westerly Northwest corner, being the most Westerly Northwest corner of said 58.827 acre tract and an interior corner of said 62.901 acre tract;

Thence S89°31'24"E, 234.69 feet, continuing along the common line of said 58.827 acre tract and 62.901 acre tract to a 5/8" iron rod set for interior corner, being an interior corner of said 58.827 acre tract and most Easterly Southeast corner of said 62.901 acre tract;

Thence N01°10'52"W, 1,089.49 feet, continuing along said common line to a 5/8" iron rod set for most Northerly Northwest corner, being the most Northerly Northwest corner of said 58.827 acre tract and Northeast corner of said 62.901 acre tract, lying within and adjacent to County Road 4061;

Thence S89°48'39"E, 465.94 feet, along the North line of said 58.827 acre tract and within County Road 4061, to the Place of Beginning, containing 28.833 acres of land, more or less. As a part of this professional service, a certified plat has been prepared by Johnson & Pace Incorporated under Job #5679-001.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 DEC -2 PM 2: 32

LAURA A. HUGHES
COUNTY CLERK

BY: 

RECEIVED

Notice of Foreclosure Sale

December 2, 2025

DEED OF TRUST ("Deed of Trust"):

Dated: March 15, 2017

Grantor: PEDRO CRUZ CAMPOS and TOMASA LOPEZ CONTRERAS

Trustee: FELIPE DIAZ

Lender: NOE SANCHEZ and JOSE SANCHEZ

Recorded in: Volume 5391 Page 156 of the real property records of Kaufman County, Texas

Legal Description: LOTS 18 AND 19, WOODRUFF RANCHETTES SUBDIVISION, SECTION NO. 2, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS ACCORDING TO THE PLAT RECORDED IN CABINET NO. 1, PAGE 610, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS

Secures: Promissory Note ("Note") in the original principal amount of \$106,000.00, executed by PEDRO CRUZ CAMPOS and TOMASA LOPEZ CONTRERAS ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, January 6, 2026

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: the front steps of the Kaufman County Justice Center at 1902 E. U.S. Hwy 175 Kaufman, Texas 75142 or as 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 NOE SANCHEZ and JOSE SANCHEZ'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, NOE SANCHEZ and JOSE SANCHEZ, 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 NOE SANCHEZ and JOSE SANCHEZ's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with NOE SANCHEZ and JOSE SANCHEZ'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 NOE SANCHEZ and JOSE SANCHEZ 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 NOE SANCHEZ and JOSE SANCHEZ. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

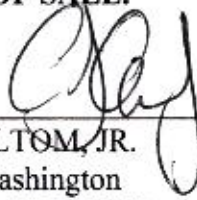
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "**AS IS,**" **without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust.** Prospective bidders are advised to conduct an independent investigation of the nature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

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

INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE.



GIL J. ALTOM, JR.
706 S. Washington
Kaufman, TX 75142
Telephone (972) 962-8300

2025 DEC -2 PM 2: 32

LAURA A. HUGHES
COUNTY CLERK

BY: 

Notice of Foreclosure Sale

December 2, 2025

DED OF TRUST ("Deed of Trust"):

Dated: August 21, 2017

Grantor: GERARDO SANCHEZ PEREZ and MARIA DE LOURDES GUADARRAMA RIVERA

Trustee: FELIPE DIAZ

Lender: NOE SANCHEZ

Recorded in: Volume 6826 Page 145 of the real property records of Kaufman County, Texas

Legal Description: Lot 5 of the 175 Place, an addition in Kaufman County, Texas according to the map/plat thereof recorded in Cabinet 2, Envelope 324, map/plat records of Kaufman County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$83,000.00, executed by GERARDO SANCHEZ PEREZ and MARIA DE LOURDES GUADARRAMA RIVERA ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, January 6, 2026

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 at 1902 E. U.S. Hwy 175 Kaufman, Texas 75142 or as 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 NOE SANCHEZ'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, NOE SANCHEZ, 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 NOE SANCHEZ's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with NOE SANCHEZ'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 NOE SANCHEZ 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.

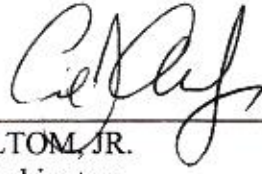
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 NOE SANCHEZ. 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.

A SEPARATE INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT.




GIL J. ALTOM, JR.
706 S. Washington
Kaufman, TX 75142
Telephone (972) 962-8300

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 DEC -4 PM 2: 55

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

Notice of Foreclosure Sale

December 4, 2025

Deed of Trust

Dated: April 15, 2022

Grantor: Deshon Akiem Williams Shepherd, an unmarried man

Trustee: Allan B. Polunsky

Lender: InterLinc Mortgage Service, LLC, now held by Texas Dow Employees Credit Union

Recorded in: Filed of record under clerk's file number 2022-0014966 of the real property records of Kaufman County, Texas

Legal Description: **LOT FORTY-ONE (41), IN BLOCK "L", OF TRAVIS RANCH, PHASE 3E, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABINET 3, ENVELOPE 475, OF THE MAP RECORDS OF KAUFMAN COUNTY, TEXAS. APN#: 00386800120041000200.**

Property Address: 2042 Crosby Dr., Forney, Texas 75126

Secures: Note ("Note") in the original principal amount of \$500,000.00, executed by Deshon Akiem Williams Shepherd ("Borrower") and payable to the order of Lender

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

Substitute Trustee: Jacquelyn D. McAnelly, M. H. Cersonsky, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Angela Cooper, Jeff Benton.

Substitute Trustee's Address: 1770 St. James Place, Suite 150, Houston, Texas 77056

Foreclosure Sale:

Date: January 6, 2026

- 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 11:00 a.m. and not later than three hours thereafter.**
- Place:** Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142; on the front steps of the Kaufman County Justice Center or if the preceding area is no longer the designated area at the area most recently designated by the County Commissioner Court, or as designated by the County Commissioner's Office.
- 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.



Jacquelyn D. McAnelly, M. H. Cersonsky, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Angela Cooper, Jeff Benton, Substitute Trustee

2025 DEC -4 PM 2: 56

LAURA A. HUGHES
COUNTY CLERK

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

Matter No.: 118077-TX

Date: December 1, 2025

County where Real Property is Located: Kaufman

ORIGINAL MORTGAGOR: DON LEE TURNER AND NELSA MARIE GUERRERO, HUSBAND AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR LAKEVIEW LOAN SERVICING, LLC, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 5/4/2019, RECORDING INFORMATION: Recorded on 5/10/2019, as Instrument No. 2019-0010533 in Book 6007 Page 209

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 10, BLOCK C, OF DEVONSHIRE PHASE 1A, AN ADDITION TO THE CITY OF DALLAS EXTRA TERRITORIAL JURISDICTION, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN CABINET 3, PAGE 63 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS. SITUATE IN THE COUNTY OF KAUFMAN, STATE OF TEXAS

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **1/6/2026**, 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



Matter No.: 118077-TX

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

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE AUCTION.COM, LLC, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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

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

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

25-369783

Notice of Substitute Trustee's Sale

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

Deed of Trust Date: September 27, 2021	Original Mortgagor/Grantor: CHRISTOPHER B. HALL AND LAKESHA DENISE HALL
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR CRESTMARK MORTGAGE COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: LAKEVIEW LOAN SERVICING, LLC
Recorded in: Volume: 7239 Page: 181 Instrument No: 2021-0039975	Property County: KAUFMAN
Mortgage Servicer: LOANCARE, LLC	Mortgage Servicer's Address: 3637 SENTARA WAY, VIRGINIA BEACH, VIRGINIA 23452

FILED FOR RECORD
 KAUFMAN CO TEXAS
 2025 DEC -4 AM 10:06
 BY: LAURA A. HUGGINS
 COUNTY CLERK

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

Secures:Note in the original principal amount of \$418,904.00, executed by CHRISTOPHER B. HALL and LAKESHA DENISE HALL and payable to the order of Lender.

Property Address/Mailing Address: 1975 BALLYOAK LN, FORNEY, TX 75126

Legal Description of Property to be Sold: LOT 39, BLOCK 43, DEVONSHIRE VILLAGE 13A, AN ADDITION TO THE CITY OF DALLAS ETJ, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 682, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Date of Sale: January 06, 2026	Earliest time Sale will begin: 10:00 AM
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Place of sale of Property: THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

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

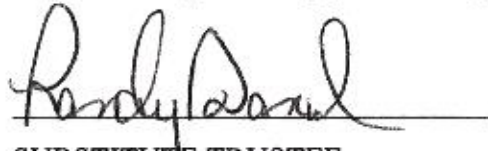
Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, LAKEVIEW LOAN SERVICING, LLC, the owner and holder of the Note, has requested AUCTION.COM, LLC WHOSE ADDRESS IS 1 MAUCHLY IRVINE, CA 92618 or TEJAS CORPORATE SERVICES, LLC WHOSE ADDRESS IS 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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

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

Pursuant to section 51.0075(a) of the Texas Property Code, AUCTION.COM, LLC WHOSE ADDRESS IS 1 MAUCHLY IRVINE, CA 92618 or TEJAS CORPORATE SERVICES, LLC WHOSE ADDRESS IS 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by AUCTION.COM, LLC WHOSE ADDRESS IS 1 MAUCHLY IRVINE, CA 92618 or TEJAS CORPORATE SERVICES, LLC WHOSE ADDRESS IS 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

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

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

SUBSTITUTE TRUSTEE

Auction.com, LLC OR Tejas Corporate Services, LLC Trustee

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

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 02/26/2021
Grantor(s): MICHAEL DEMOND JENNINGS, AN UNMARRIED MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR WALLICK AND VOLK, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$202,156.00
Recording Information: Book 6861 Page 362 Instrument 2021-0008061
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 2138 KILLDEER CROSSING, CRANDALL, TX 75114-0110

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 6th day of January, 2026
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 Usclton, 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 Usclton, 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 DEC -4 AM 10:06
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 D. Miller whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 12/14/05 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy D. Miller

Exhibit "A"

LOT 14, BLOCK "L", WILDCAT RANCH PHASE 2, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLEEVE 584, PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

2025 DEC -8 PM 2: 32

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

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

The real property more particularly described on Exhibit "A" attached hereto and made a part hereof, together with the rights, appurtenances and improvements thereto and certain other personal property as more particularly described in the Deed of Trust referenced herein.

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

Date: **Tuesday, January 6, 2026**

Time: The sale shall begin no earlier than **1:00 p.m.** or no later than three hours thereafter. The sale shall be completed by no later than **4:00 p.m.**

Place: **The sale will take place at the Kaufman County Courthouse at the place designated by the Kaufman County Commissioner's Court.**

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

3. 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 Lender 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.

4. Type of Sale. The sale is a nonjudicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust (herein so called) executed by Casa Unlimited Enterprises, L.P., a Texas limited partnership (whether one or more, the "Grantor"), originally for the benefit of Thomas W. Simmons and subsequently transferred to Abovo Corporation ("Lender"), covering the property described above. The Deed of Trust is dated on or about even date with the Note, and is recorded in Volume 2005184, Page 5004 of the Official Public Records of Dallas County, Texas.


5. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Indebtedness") including but not limited to the unpaid principal and interest owing on that real estate lien note (the "Note") dated on or about November 8, 2024, in the original principal amount of \$450,000.00, executed by the Grantor (or one of them) and payable to the order of Lender, and all renewals, modifications and extensions of the note. Lender is the current owner and holder of the Note and the Indebtedness and is the beneficiary under the Deed of Trust.

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

Electra and Associates, LLC
P.O. Box 29833
Dallas, Texas 75229

6. Default and Request To Act. Default has occurred under the Deed of Trust, and Lender has requested me, as Trustee, to conduct this sale. Notice is given that before the sale Lender may appoint another person as substitute trustee to conduct the sale.

DATED: 12/8/2025



Dan Barnett, Trustee
P.O. Box 29833
Dallas, Texas 75229
Phone: (214) 670-0000

EXHIBIT A
TO
DEED OF TRUST, SECURITY AGREEMENT AND FINANCING STATEMENT

Property

TRACT 1: (1200 E. 1st North Street)

BEING a part of Block No. 9 of the Brown or Brown Town addition to the City of Kaufman and, BEGINNING at the Northwest corner of said Block No. 9;
THENCE East 79 feet to corner on the north line of said block;
THENCE South 158 feet to corner;
THENCE West 79 feet to corner on the West boundary line of said Block No. 9;
THENCE North with said boundary line 158 feet to the place of Beginning and being the same lot described in deed from Bettie Mae Peteet and husband, Roy James Peteet to Loma Love, dated December 19th, 1941 and shown of record in Volume 274, Page 238 of the Deed Records of Kaufman County, Texas.

TRACT 2: (1114 E. 1st North Street)

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN THE TOWN OF KAUFMAN AND IN KAUFMAN COUNTY, TEXAS, AND BEING THE EAST ONE-HALF OF BLOCK NUMBER EIGHT (8) IN BROWN'S ADDITION TO THE SAID TOWN OF KAUFMAN, TEXAS, AND BEING DESCRIBED BY METES AND BOUNDS AS FOLLOWS, TO-WIT:

BEGINNING AT THE NORTHEAST CORNER OF SAID BLOCK NUMBER EIGHT;
THENCE WEST 100 FEET;
THENCE SOUTH 200 FEET;
THENCE EAST 100 FEET;
THENCE NORTH 200 FEET, TO THE PLACE OF BEGINNING.

TRACT 3: (1106 E. 1st North Street)

Being a tract or parcel of land situated in the City of Kaufman, Kaufman County, Texas, being part of Block 8 of Browntown, an addition to the City of Kaufman, Texas according to the plat thereof recorded in Volume 30, Page 162 of the Deed Records of Kaufman County, Texas and being all of that certain tract of land conveyed by Elizabeth A. Collier to Emmett Collier, Jr. by Warranty Deed recorded in Volume 0954, Page 586 of the Real Property Records of Kaufman County, Texas and being more particularly described as follows:

BEGINNING at a 1/2" inch iron rod set for corner in the southerly right-of-way line of East First Street North (50 feet wide), being the northeasterly corner of said Collier tract and the northwesterly corner of that certain tract of land conveyed to Bismark Thomas Jr. by Warranty Deed recorded in Volume 304, Page 17 of the Deed Records of Kaufman County, Texas;

THENCE South 00°30'00" East along the common line between said Collier and Thomas tracts a distance of 100.80 feet to a 3/4 inch iron pipe found for corner, being the southeasterly corner of said Collier tract and the northeasterly corner of that certain tract of land conveyed to Boe and Fannie L. Stearn by Warranty Deed recorded in Volume 548, Page 528 of the Deed Records of Kaufman County, Texas;

THENCE due West along the common line between said Collier and Stearn tracts a distance of 50.00 feet to a 1/2 inch iron pipe found for corner, being the southwesterly corner of said Collier tract and the common northerly corner of said Stearn tract and that certain tract of land conveyed to Johnnie Williams by Warranty Deed recorded in Volume 0974, Page 759 of the Deed Records of Kaufman County, Texas and being the southeasterly corner of that certain tract of land conveyed to Ruth Ann Wilson by Warranty Deed recorded in Volume 0941, Page 451 of the Deed Records of Kaufman County, Texas;

THENCE North 00°30'00" West along the common line between said Collier and Wilson tracts a distance of 100.80 feet to a 3/4 inch iron pipe found for corner in said southerly line of East First Street North, being the common northerly corner of said Collier and Wilson tracts;

THENCE due East along said southerly line of East First Street North and the northerly line of said Collier tract a distance of 50.00 feet to the POINT OF BEGINNING and containing 5,040 square feet or 0.116 acres, more or less.

TRACT 4: (805 & 807 S. Rockwall Ave)

The North half of all that certain lot, tract or parcel of land situated in the City of Terrell, Kaufman County, Texas, and being a part of the J.C. Hale Survey in the South part of the City of Terrell fronting West on Rockwall Avenue and more particularly described as follows:

Being a part of Block No. 231 according to the Official Map of the City of Terrell and beginning on the East line of Rockwall Avenue at the SW corner of said Block 231;

THENCE Eastward with the South line of Block No. 231 and the North line of Block No. 230 to the SE corner of said Block No. 231, being a distance of about 156 feet;

THENCE Northward with the East line of said Block No. 231 one hundred twenty feet corner;

THENCE Westward about 156 feet to the East line of Rockwall Avenue;

THENCE Southward with the East line of said Rockwall Avenue 120 feet to the place of beginning, said lot being out of the Irvine Addition to the City of Terrell, Kaufman County, Texas.

TRACT 5: (301 S. Rockwall Ave)

All that lot, tract or parcel of land situated in the City of Terrell, Kaufman County, Texas, described by metes and bounds as follows:

BEGINNING at the N.W. corner of Lot No. 5, Block 247, Revised Map of the City of Terrell, Texas;

• THENCE S. 8 deg. 20' W. 100 feet to stake for corner on the E. line of Rockwall Avenue;
• THENCE S. 81 deg. 40' E. 111 feet to stake for corner;
THENCE N. 8 deg. 20' E. 100 feet to stake for corner;
THENCE N. 81 deg. 40' W. 111 feet to the PLACE OR BEGINNING, being known and
designed as Lot 5, Block 247, according to the Revised Map of the City of Terrell, Texas, dated
January 1, 1912, and being the same property conveyed to J.H. Carlisle and Elnora Carlisle by
W. Charlton Griffith, Trustee, by Trustee's Deed dated July 7, 1936, and recorded in Vol. 247,
Page 70, Deed Records of Kaufman County, Texas.

Notice of Foreclosure Sale & Appointment of Substitute Trustee

Date: December 12, 2025
Type of Security Instrument: Deed of Trust
Date of Instrument: July 31, 2023
Debtor: H Classic Group, LLC
Original Trustee: L. Scott Horne
Substitute Trustee: J.N. Richards Law, P.C.
Current Beneficiary: Silver Nook Management, Inc.

County of Property: Kaufman County, Texas

Recording Information: Kaufman County Real Property Records Document Number 2023-0021901

Property Description:

BEING LOT 18, IN BLOCK 28, OF HEARTLAND PHASE 10B, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN/UNDER CABIN 3, SLEEVE 422, MAP/PLAT RECORDS, KAUFMAN COUNTY, TEXAS; TOGETHER WITH CERTIFICATION 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

Date of Sale of Property: January 6, 2026

Earliest Time of Sale of Property:

The sale shall begin no earlier than 10:00 A.M. and no later than three hours thereafter. The sale shall be completed by no later than 4:00 P.M.

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

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

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

MORTGAGE SERVICER.

WHEREAS, in my capacity as attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE J.N. Richards Law, P.C., to act, as Substitute Trustee.**

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

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


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

Executed on December 12, 2025

BY: _____
LAURA A. HUGHES
COUNTY CLERK

2025 DEC 12 PM 2:30

FILED FOR RECORD
KAUFMAN CO. TEXAS

NOTICE OF FORECLOSURE SALE

Deed of Trust:

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

Legal Description:

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

FORECLOSURE SALE:

Date: **Tuesday, January 6, 2026**
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

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, JANUARY 6, 2026** 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 THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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 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.

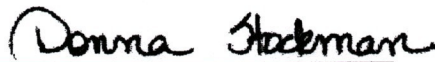
ACTIVE MILITARY SERVICE NOTICE

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.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 DEC 15 PM 3:55

WITNESS MY HAND this 15 day of Dec 2025
BY:  DEPUTY
LAURA A. HUGHES
COUNTY CLERK



Xome Inc., Tejas Corporate Services, LLC, Resolve Trustee Services, LLC, Marinosci Law Group, PC

Substitute Trustee Address:

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 DEC 15 PM 12: 35

LAURA A. HUGHES
COUNTY CLERK

BY:  _____
DEPUTY

Notice of Foreclosure Sale

December 15, 2025

("Deed of Trust"):

Dated: August 1, 2013

Grantor: Michael James Olier and Sherry Lynn Bell

Trustee: Ashley Williams

Lender: Tel-Ad, Inc.

Recorded in: Volume 4796, Page 535 of the real property records of Kaufman County, Texas, a conversion of the contract for sale

Legal Description: See Exhibit 1

Secures: ("Note") in the original principal amount of \$66,734.76, executed by Michael James Olier and Sherry Lynn Bell ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Foreclosure Sale:

Date: Tuesday, January 6, 2026

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, 1902 E. US Highway 175, Kaufman, Texas 75142

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 Tel-Ad, Inc.'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, Tel-Ad, Inc., the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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

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

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

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

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

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

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

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

Jon G. Burt

Jon G. Burt
200 W. Grove
Kaufman, Texas 75142
Telephone: 972-962-6000
Telecopier 972-932-8080
E-mail: jonburtlaw@gmail.com

BEING all
that certain lot, tract or parcel of land, part of the J. B. COLE SURVEY, ABSTRACT
NO. 84, Kaufman County, Texas, part of LOTS 74 and 75 of CREEK RANCH ESTATES REVISED,
shown by plat of same, recorded in Cabinet 2, Page 5 of the Plat Records of Kaufman
County, Texas and being more particularly described by metes and bounds in EXHIBIT "A",
attached hereto and made an integral part hereof; and being inclusive of one certain
Manufactured Home identified as follows: Palm Harbor Homes Incorporated of Austin, TX
78741, 1,913 square feet in two sections TEX#0512381 & TEX#0512382, weight 29,750 each,
size 14' X 70' each, more particularly described in Texas Manufactured Home Document
Title Certificate which constitutes a permanent improvement and appurtenance to the
real estate described herein.

EXHIBIT "A"

All that certain lot, tract or parcel of land, part of the J. B. Cole Survey, Abstract No. 84, Kaufman County, Texas, part of Lots 74 and 75 of Creek Ranch Estates Revised, shown by plat of same, recorded in cabinet 2 page 5 of the Plat Records of Kaufman County, Texas and being more completely described as follows, to-wit:

BEGINNING at a point at the West corner of the above mentioned Lot No. 75, at the South corner of Lot No. 76 and being in the centerline of Joyce Road, from which a 3/8" Iron rod found in the Northeast line of said road bears N 46 deg. 44 min. 51 sec. E-31.10 ft.

THENCE N 46 deg. 44 min. 51 sec. E, with the Northwest line of said Lot No. 75, a distance of 667.08 ft. to a 3/8" Iron rod found at the North corner of same, at the East corner of Lot No. 76, at the South corner of Lot No. 42 and being at the West corner of Lot No. 43.

THENCE S 43 deg. 39 min. 05 sec. E, with the Northeast line of said Lot No. 75, passing the East corner of same, continuing a total distance of 225.00 ft. to a 3/8" Iron rod found at the North corner of the Billy J. Pope and Nancy R. Pope 3.031 acre tract, recorded in Vol. 2013 page 111 of the Deed Records of Kaufman County, Texas.

THENCE S 46 deg. 44 min. 51 sec. W, with the Northwest line of said 3.031 acre tract, a distance of 380.90 ft. to a 3/8" Iron rod set for corner.

THENCE N 30 deg. 53 min. 31 sec. W, passing the Northwest line of the above mentioned Lot No. 74, continuing a total distance of 146.79 ft. to a 3/8" Iron rod set for corner.

THENCE S 53 deg. 04 min. 08 sec. W, a distance of 333.44 ft. to a point in the Southwest line of the above mentioned Lot No. 75 and being in the centerline of Joyce Road, from which a 3/8" Iron rod found in the Northeast line of said road bears N 53 deg. 04 min. 08 sec. E-30.37 ft.

THENCE N 28 deg. 00 min. 00 sec. W, with the Southwest line of said Lot No. 75 and with the centerline of Joyce Road, a distance of 46.53 ft. to the point of beginning, containing 2.328 acres of land, of which 0.033 of an acre is within said Joyce Road.

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 01/31/2006
Grantor(s): MEMORY L WORTHAM AND HUSBAND, JAYSON L WORTHAM
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR ASPIRE FINANCIAL, INC. DBA TEXASLENDING COM., ITS SUCCESSORS AND ASSIGNS
Original Principal: \$86,400.00
Recording Information: Book 2824 Page 358 Instrument 00003635
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 324 TRINITY STREET, FORNEY, TX 75126-9561

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC3
Mortgage Servicer: Shellpoint Mortgage Servicing
Current Beneficiary: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC3
Mortgage Servicer Address: 75 Beattie Place, Suite 300, Greenville, SC 29601

SALE INFORMATION:

Date of Sale: Tuesday, the 6th day of January, 2026
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 DEC 15 AM 10:24
LAURA A. HUGHES
COUNTY CLERK
BY: [Signature]
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 Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 12-15-05 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

Exhibit "A"

BEING A TRACT OF LAND SITUATED IN THE JOHN GREGG SURVEY, ABSTRACT NO. 171, IN THE TOWN OF FORNEY, KAUFMAN COUNTY, TEXAS, AND BEING PART OF BLOCK J, REVISED MAP OF THE TOWN OF FORNEY AND BEING THE SAME TRACT AS RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEAST LINE OF TRINITY AVENUE, SAID POINT BEING THE SOUTH CORNER OF SAID TRACT RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS, KAUFMAN COUNTY, TEXAS, A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, N. 46 DEG. 03 MIN. 46 SEC. W., ALONG THE NORTHEAST LINE OF TRINITY AVENUE, A DISTANCE OF 229.93 FEET TO A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, N. 39 DEG. 46 MIN. 04 SEC. E., LEAVING THE NORTHEAST LINE OF TRINITY AVENUE, A DISTANCE OF 210.15 FEET TO A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, N. 46 DEG. 03 MIN. 46 SEC. W., A DISTANCE OF 60.00 FEET TO A 1/2" IRON STAKE SET FOR CORNER;

THENCE, N. 39 DEG. 30 MIN. 50 SEC. E., A DISTANCE OF 347.21 FEET TO A POINT ON THE SOUTHWEST LINE OF THE TEXAS & PACIFIC RAILROAD RIGHT-OF-WAY, A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, S. 40 DEG. 32 MIN. 24 SEC. E., ALONG THE SOUTHWEST LINE OF THE TEXAS & PACIFIC RAILROAD RIGHT-OF-WAY, A DISTANCE OF 297.09 FEET TO A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, S. 40 DEG. 00 MIN. W., LEAVING THE SOUTHWEST LINE OF THE TEXAS & PACIFIC RAILROAD RIGHT-OF-WAY, A DISTANCE OF 528.42 FEET TO THE PLACE OF BEGINNING, AND CONTAINING 3.335 ACRES OF LAND.

SAVE AND EXCEPT:

PARCEL A:

BEING A TRACT OF LAND SITUATED IN THE JOHN GREGG SURVEY, ABSTRACT NO. 171, IN THE TOWN OF FORNEY, KAUFMAN COUNTY, TEXAS, AND BEING PART OF BLOCK J, REVISED MAP OF THE TOWN OF FORNEY AND BEING THE SAME TRACT AS RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEAST LINE OF TRINITY AVENUE, SAID POINT BEING THE SOUTH CORNER OF SAID TRACT RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, A 1/2" IRON ROD FOUND FOR CORNER;

THENCE, NORTH 46 DEGREES 03 MINUTES 46 SECONDS WEST, ALONG THE NORTHEAST LINE OF TRINITY AVENUE, A DISTANCE OF 86.50 FEET TO AN IRON ROD FOR CORNER;

THENCE, NORTH 39 DEGREES 42 MINUTES 53 SECONDS EAST, A DISTANCE OF 163 FEET TO AN IRON ROD FOR CORNER;

THENCE, SOUTH 49 DEGREES 25 MINUTES 18 SECONDS EAST, A DISTANCE OF 86.11 FEET TO AN IRON ROD FOR CORNER;

THENCE, SOUTH 40 DEGREES 00 MINUTES WEST, A DISTANCE OF 168 FEET TO THE PLACE OF BEGINNING, AND CONTAINING 14,181.835 SQUARE FEET OR 0.32557 ACRES OF LAND.

PARCEL B:

BEING A TRACT OF LAND SITUATED IN THE JOHN GREGG SURVEY, ABSTRACT NO. 171, IN THE TOWN OF FORNEY, KAUFMAN COUNTY, TEXAS, AND BEING PART OF BLOCK J, REVISED MAP OF THE TOWN OF FORNEY, AND BEING PART OF THE SAME TRACT AS RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEAST LINE OF TRINITY AVENUE, SAID POINT BEING THE MOST SOUTHERLY SOUTHWEST CORNER OF SAID TRACT RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS, KAUFMAN COUNTY, TEXAS, A POINT FOR CORNER;

THENCE, N. 39 DEG. 46 MIN. 04 SEC. E., A DISTANCE OF 210.39 FEET TO A POINT FOR CORNER;

THENCE, S. 50 DEG. 13 MIN. 56 SEC. E., A DISTANCE OF 101.73 FEET TO A POINT FOR CORNER;

THENCE, S. 39 DEG. 46 MIN. 04 SEC. W., A DISTANCE OF 211.81 FEET TO A POINT ON THE NORTHEAST LINE OF TRINITY AVENUE, A POINT FOR CORNER;

THENCE, N. 46 DEG. 03 MIN. 46 SEC. W., ALONG THE NORTHEAST LINE OF TRINITY AVENUE, A DISTANCE OF 102.00 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.500 ACRES OF LAND.

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

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 10/31/2022
Grantor(s): ANDERSON U GIMENEZ, AN UNMARRIED MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR TOWN SQUARE MORTGAGE & INVESTMENTS LLC. DBA TOWN SQUARE MORTGAGE, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$255,850.00
Recording Information: Book 7873 Page 471 Instrument 2022-0041132
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 2553 RUSSELL ST, CRANDALL, TX 75114-0200

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 6th day of January, 2026
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 DEC 15 AM 10:24
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 Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 12/15/25 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 39, BLOCK "Z", 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.

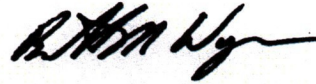
Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

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

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.**

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 DEC 11 AM 10:08
LAURA A. HUGHES
COUNTY CLERK
BY: _____
DEPUTY

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

NOTICE OF FORECLOSURE SALE

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

SEE EXHIBIT A
- Security Instrument:** Deed of Trust dated August 31, 2012 and recorded on September 27, 2012 as Instrument Number 2012-0017091 in the real property records of KAUFMAN County, Texas, which contains a power of sale. Correction Instrument recorded 10/28/2022 as Instrument Number 2022-0040405.
- Sale Information:** January 06, 2026, 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 MICHAEL GIBSON AND JULIA M. RECONNU secures the repayment of a Note dated August 31, 2012 in the amount of \$233,313.06. FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2020-1, whose address is c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, is the current mortgagee of the Deed of Trust and Note and Select Portfolio Servicing, Inc. is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.



4860240

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 DEC 11 AM 10:08
LAURA A. HUGHES
COUNTY CLERK
BY: *[Signature]*
DEPUTY

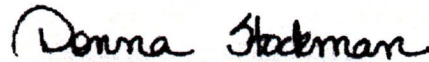
Substitute Trustee(s): Terry Waters, Bruce Miller, Ashlee Luna, Ramiro Cuevas, Patrick Zwiers, Shawn Schiller, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Misty McMillan, Tionna Hadnot, Jeff Benton, Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Randy Daniel, Cindy Daniel, Jim O'Bryant, Angela Brown, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, 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 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, Angela Brown, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, 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 11 day of Dec, 2025, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

EXHIBIT A
Legal Description

BEING ALL OF THAT CERTAIN LOT TRACT OR PARCEL OF LAND LOCATED IN THE A CHERINO SURVEY ABSTRACT NO 81 THE E ENGLISH SURVEY ABSTRACT NO 145 AND THE W BAKER SURVEY ABSTRACT NO 31 KAUFMAN COUNTY TEXAS AND BEING ALL OF LOT 18 AND PART OF LOT 17 OF RICCA HOLLY ADDITION THE PLAT THEREOF BEING RECORDED IN CABINET 1 ENVELOPE 533 OF THE PLAT RECORDS OF KAUFMAN COUNTY TEXAS AND BEING THE SAME TRACT OF LAND DESCRIBED IN DEED FROM CHEYENNE B SMITH TO J L BOWEN AND WIFE BARBARA BOWEN RECORDED IN VOLUME 1632 PAGE 206 OF THE REAL PROPERTY RECORDS OF KAUFMAN SAID LOT TRACTOR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS BEGINNING AT THE WEST CORNER OF LOT 18 THE SOUTH CORNER OF LOT 19 AND IN THE CENTER OF COUNTY ROAD 4038 THENCE N 45 DEGREES 57 28" E (REFERENCE BEARING) ALONG THE COMMON LINE OF LOTS 18 AND 19 PASSING A 5/8' IRON ROD SET AT 30 00 FEET AND CONTINUING A TOTAL DISTANCE OF 631 50 FEET TO A 5/8 IRON ROD SET AT THE NORTH CORNER OF LOT 18 AND THE EAST CORNER OF LOT 19 AND IN THE SOUTHWEST LINE OF THE MANUEL S RIVERO 126 788 ACRE TRACT OF LAND THENCE ALONG THE COMMON LINE OF THIS TRACT AND THE RIVERO TRACT AS FOLLOWS S 44 DEGREES 02 32" E 315 96 FEET TO A 5/8 IRON ROD SET AT THE EAST CORNER OF LOT 18 AND THE NORTH CORNER OF LOT 17 N 45 DEGREES 21 54 E 265 00 FEET TO A FENCE CORNER FOUND S 44 DEGREES 02 32 E 355 00 FEET TO A 5/8" IRON ROD SET IN THE NORTHWESTLINE OF THE JAMES CLINTON PUGH 11 63 ACRE TRACT OF LAND THENCE S 45 DEGREES 21 53 W 572 52 FEET ALONG THE NORTH WEST LINE OF THE PUGH TRACT AND THE NORTHWEST LINE OF THE CAROLYN FERN WHITE 11 13 ACRE TRACT OF LAND TO A 5/8 IRON ROD SET IN THE EAST LINE OF LOT 17 THENCE ALONG THE COMMON LINE OF LOT 17 AND THE WHITE TRACT AS FOLLOWS S 02 DEGREES 22 51' W 502 01 FEET TO A CONCRETE MONUMENT FOUND S 74 DEGREES 00 56 W 66 71 FEET TO A 1/2" IRON ROD FOUND S 01 DEGREES 31 35" W 38 22 FEET TO 5/8 IRON ROD S

ET THENCE S 80 DEGREES 04 31" W THROUGH LOT 17 PASSING A 1/2" IRON ROD FOUND AT 298 32 FEET AND CONTINUING A TOTAL DISTANCE OF 329 29 FEET TO A POINT IN THE CENTER OF COUNTY ROAD 4038 THENCE ALONG THE CENTER OF COUNTY ROAD 4038 AS FOLLOWS N 02 DEGREES 23 45" W 329 61 FEET TO THE BEGINNING OF A CURVE TO THE LEFT HAVING A CENTRAL ANGLE OF 41 DEGREES 38 41 A RADIUS OF 525 87 FEET AND A CHORD THAT BEARS N 23 DEGREES 13 06" W 373 86 FEET ALONG SAID CURVE TO THE LEFT AN ARC DISTANCE OF 382 22 FEET N 44 DEGREES 02 32 W 182 82 FEET TO THE POINT OF BEGINING AND CONTAINING 16 30 ACRES OF LAND MORE OR LESS OF WHICH 0 67 ACRE LIES WITHIN COUNTY ROAD 4038

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 DEC 11 AM 10:08

LAURA A. HUGHES
COUNTY CLERK

DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-19537-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: 1/6/2026
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 25, Block A, of TRAVIS RANCH GOVERNOR'S LOTS, NO. 1, a subdivision in the City of Dallas, E.T.J., Kaufman County, Texas, according to map or plat thereof recorded in Cabinet 4, Sleeve 152 of the Plat Records of Kaufman County, Texas.

Commonly known as: 1050 RIO BRAVO DR FORNEY, TX 75126

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 12/21/2023 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 12/29/2023 under County Clerk's File No 2023-0036415, in Book 8338 and Page 499 of the Real Property Records of Kaufman County, Texas.

Grantor(s):	JULIE ANN PANT, AN UNMARRIED WOMAN
Original Trustee:	Angela R Hernandez
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, 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

T.S. #: 2025-19537-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 by not limited to (1) the promissory note in the original principal amount of \$286,445.00, executed by JULIE ANN PANT, AN UNMARRIED WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company, Ltd., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

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

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

T.S. #: 2025-19537-TX

Dated: 12/11/2025

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC

Donna Stockman

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

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

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

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 DEC 11 AM 10:08

Our Case No. 25-07253-FC

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

LAURA A. HUGHES
COUNTY CLERK

BY: DB
DEPUTY

THE STATE OF TEXAS
COUNTY OF KAUFMAN

Deed of Trust Date:
June 13, 1991

Property address:
1201 PHILLIPS CIR
KAUFMAN, TX 75142

Grantor(s)/Mortgagor(s):
SHERMAN MUNDEN AND WIFE MARTHA MUNDEN

LEGAL DESCRIPTION: Being Lot FOURTEEN (14) in Block A, Valley Park No. 1, a subdivision to the city of Kaufman, Kaufman County, Texas, according to the plat thereof in Plat Cabinet 1, Sheet 796, of the Plat Records of Kaufman County, Texas.

Original Mortgagee:
THE UNITED STATES OF AMERICA ACTING THROUGH
THE RURAL HOUSING SERVICE OR SUCCESSOR
AGENCY, UNITED STATES DEPARTMENT OF
AGRICULTURE, ITS SUCCESSORS AND ASSIGN

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: JANUARY 6, 2026

Property County: KAUFMAN

Original Trustee: NEAL SOX JOHNSON

Recorded on: June 13, 1991
As Clerk's File No.: 4688

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, JANUARY 6, 2026** 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, 12/8/25

MARINOSCI LAW GROUP, P.C.

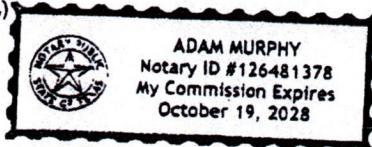
By: [Signature]
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Adam Murphy, the undersigned officer, on this, the 8 day of DEC 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: UNITED STATES OF AMERICA, ACTING THROUGH THE RURAL HOUSING SERVICE, ITS SUCCESSORS AND ASSIGNS, UNITED STATES DEPARTMENT OF AGRICULTURE
3775 VENTURE DRIVE
DULUTH, GA 30096
Our File No. 25-07253

Return to:

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

Our Case Number: 25-07340-FC

NOTICE OF TRUSTEE'S SALE

WHEREAS, on April 5, 2024, CAIRO & NAOMI INVESTMENTS, LLC, executed a Deed of Trust/Security Instrument conveying to MAVERICK TITLE OF TEXAS, LLC DBA TEXAS TITLE, as Trustee, the Real Estate hereinafter described, to GROUND FLOOR CREDIT 1, LLC, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 2024-0010697, in Book 8459, at Page 419, 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, JANUARY 6, 2026** 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, I will sell said Real Estate at Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 in KAUFMAN COUNTY, TEXAS to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

Said Real Estate is described as follows: BEING LOT 2, BLOCK 208, IRVINE ADDITION, CITY OF TERRELL, KAUFMAN COUNTY, TEXAS.

Property Address: 714 S MEDORA ST, TERRELL, TX 75160
Mortgage Servicer: GROUND FLOOR
Noteholder: GROUND FLOOR PROPERTIES GA LLC
75 5TH STREET NW, SUITE 2070, ATLANTA, GA 30308

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 11 day of Dec, 2025

Donna Stockman

Resolve Trustee Services, LLC, Marinosci Law Group, PC

Substitute Trustee Address:

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

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

2025 DEC 11 AM 10:09

FILED FOR RECORD
KAUFMAN CO. TEXAS

NOTICE OF FORECLOSURE SALE

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

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

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 06/04/2018 and recorded in Book 5698 Page 479 Document 2018-0013477 real property records of Kaufman County, Texas. Re-filed in Book 5707 Page 358 real property records of Kaufman County, Texas. Re-filed in Document 2018-0014368 real property records of Kaufman County, Texas.

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

Date: 01/06/2026

Time: 10:00 AM

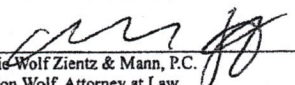
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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

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

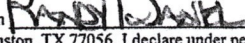
6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston,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

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 12/11/25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

BY: 
LAURA A. HUGHES
COUNTY CLERK

2025 DEC 11 PM 1:14

FILED FOR RECORD
KAUFMAN CO. TEXAS

NOTICE OF FORECLOSURE SALE

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

1. Property to Be Sold. The property to be sold is described as follows: LOT 36, BLOCK F, OF TRAVIS RANCH PHASE 2E-2, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 3, SLEEVE 515, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 07/21/2022 and recorded in Book 7752 Page 167 Document 2022-0030037 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: 01/06/2026

Time: 10:00 AM

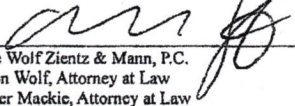
Place: Kaufman County, Texas at the following location: THE FRONT STEPS OF THE KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US Highway 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

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 LATISHA M CLARK AND RONNIE CLARK, provides that it secures the payment of the indebtedness in the original principal amount of \$370,500.00, 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.

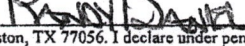
6. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, 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 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 12/11/25 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

BY: 
LAURA A. HUGHES
COUNTY CLERK
DEPUTY

2025 DEC 11 PM 1:14

FILED FOR RECORD
KAUFMAN CO. TEXAS

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 8/12/2022	Grantor(s)/Mortgagor(s): JOHN AUSTIN HARRELL AND ABBY HOUSTON HARRELL, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR DHI MORTGAGE COMPANY, LTD, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: 7766 Page: 284 Instrument No: 2022-0031376	Property County: KAUFMAN
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 1/6/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 66, BLOCK "F", TRAVIS RANCH PHASE 3F, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 4, ENVELOPE 3 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND UNDER CLERK'S DOCUMENT NO. 2021-0044347 OF THE OFFICIAL PUBLIC 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.

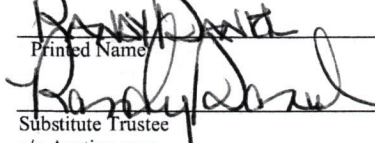
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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: 12/8/2025



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

Dated: 12/10/25



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

FILED FOR RECORD
KAUFMAN CO. TEXAS
2025 DEC 11 PM 1:16
BY: LAURA A. HUGHES
COUNTY CLERK

MH File Number: TX-25-111481-POS
Loan Type: Conventional Residential

1989 BALLYOAK LANE
FORNEY, TX 75126

00000010659951

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: January 06, 2026

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 September 03, 2021 and recorded in Document INSTRUMENT NO. 2021-0036693 real property records of KAUFMAN County, Texas, with RAPHAEL GARCIA AND SHANON ELISE GOLDSTEIN HUSBAND AND WIFE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by RAPHAEL GARCIA AND SHANON ELISE GOLDSTEIN HUSBAND AND WIFE, securing the payment of the indebtednesses in the original principal amount of \$600,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. LAKEVIEW LOAN SERVICING, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. 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 DEC 11 PM 1:22
BY: LAURIE 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.

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 12-11-25 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle

Date: 12-11-25

1989 BALLYOAK LANE
FORNEY, TX 75126

00000010659951

00000010659951

KAUFMAN

EXHIBIT "A"

LOT 45, BLOCK 43, DEVONSHIRE VILLAGE 13A, AN ADDITION TO THE CITY OF DALLAS ETJ, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 682, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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, JANUARY 6, 2026** 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 THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175, OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE 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 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.

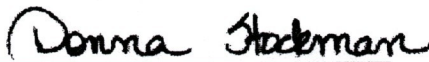
ACTIVE MILITARY SERVICE NOTICE

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.

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 DEC 15 PM 3:55

WITNESS MY HAND this 15 day of Dec 2025
LAURA A. HUGHES
COUNTY CLERK
BY:  DEPUTY



Xome Inc., Tejas Corporate Services, LLC, Resolve Trustee Services, LLC, Marinosci Law Group, PC

Substitute Trustee Address:

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 DEC 15 PM 12: 35

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

Notice of Foreclosure Sale

December 15, 2025

("Deed of Trust"):

Dated: August 1, 2013

Grantor: Michael James Olier and Sherry Lynn Bell

Trustee: Ashley Williams

Lender: Tel-Ad, Inc.

Recorded in: Volume 4796, Page 535 of the real property records of Kaufman County, Texas, a conversion of the contract for sale

Legal Description: See Exhibit 1

Secures: ("Note") in the original principal amount of \$66,734.76, executed by Michael James Olier and Sherry Lynn Bell ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Foreclosure Sale:

Date: Tuesday, January 6, 2026

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, 1902 E. US Highway 175, Kaufman, Texas 75142

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 Tel-Ad, Inc.'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, Tel-Ad, Inc., the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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

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

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

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

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

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

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

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

Jon G. Burt

Jon G. Burt
200 W. Grove
Kaufman, Texas 75142
Telephone: 972-962-6000
Telecopier 972-932-8080
E-mail: jonburtlaw@gmail.com

BEING all
that certain lot, tract or parcel of land, part of the J. B. COLE SURVEY, ABSTRACT
NO. 84, Kaufman County, Texas, part of LOTS 74 and 75 of CREEK RANCH ESTATES REVISED,
shown by plat of same, recorded in Cabinet 2, Page 5 of the Plat Records of Kaufman
County, Texas and being more particularly described by metes and bounds in EXHIBIT "A",
attached hereto and made an integral part hereof; and being inclusive of one certain
Manufactured Home identified as follows: Palm Harbor Homes Incorporated of Austin, TX
78741, 1,913 square feet in two sections TEX#0512381 & TEX#0512382, weight 29,750 each,
size 14' X 70' each, more particularly described in Texas Manufactured Home Document
Title Certificate which constitutes a permanent improvement and appurtenance to the
real estate described herein.

EXHIBIT "A"

All that certain lot, tract or parcel of land, part of the J. B. Cole Survey, Abstract No. 84, Kaufman County, Texas, part of Lots 74 and 75 of Creek Ranch Estates Revised, shown by plat of same, recorded in cabinet 2 page 5 of the Plat Records of Kaufman County, Texas and being more completely described as follows, to-wit:

BEGINNING at a point at the West corner of the above mentioned Lot No. 75, at the South corner of Lot No. 76 and being in the centerline of Joyce Road, from which a 3/8" Iron rod found in the Northeast line of said road bears N 46 deg. 44 min. 51 sec. E-31.10 ft.

THENCE N 46 deg. 44 min. 51 sec. E, with the Northwest line of said Lot No. 75, a distance of 667.08 ft. to a 3/8" Iron rod found at the North corner of same, at the East corner of Lot No. 76, at the South corner of Lot No. 42 and being at the West corner of Lot No. 43.

THENCE S 43 deg. 39 min. 05 sec. E, with the Northeast line of said Lot No. 75, passing the East corner of same, continuing a total distance of 225.00 ft. to a 3/8" Iron rod found at the North corner of the Billy J. Pope and Nancy R. Pope 3.031 acre tract, recorded in Vol. 2013 page 111 of the Deed Records of Kaufman County, Texas.

THENCE S 46 deg. 44 min. 51 sec. W, with the Northwest line of said 3.031 acre tract, a distance of 380.90 ft. to a 3/8" Iron rod set for corner.

THENCE N 30 deg. 53 min. 31 sec. W, passing the Northwest line of the above mentioned Lot No. 74, continuing a total distance of 146.79 ft. to a 3/8" Iron rod set for corner.

THENCE S 53 deg. 04 min. 08 sec. W, a distance of 333.44 ft. to a point in the Southwest line of the above mentioned Lot No. 75 and being in the centerline of Joyce Road, from which a 3/8" Iron rod found in the Northeast line of said road bears N 53 deg. 04 min. 08 sec. E-30.37 ft.

THENCE N 28 deg. 00 min. 00 sec. W, with the Southwest line of said Lot No. 75 and with the centerline of Joyce Road, a distance of 46.53 ft. to the point of beginning, containing 2.328 acres of land, of which 0.033 of an acre is within said Joyce Road.

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 01/31/2006
Grantor(s): MEMORY L WORTHAM AND HUSBAND, JAYSON L WORTHAM
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR ASPIRE FINANCIAL, INC. DBA TEXASLENDING COM., ITS SUCCESSORS AND ASSIGNS
Original Principal: \$86,400.00
Recording Information: Book 2824 Page 358 Instrument 00003635
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 324 TRINITY STREET, FORNEY, TX 75126-9561

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC3
Mortgage Servicer: Shellpoint Mortgage Servicing
Current Beneficiary: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2006-OC3, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-OC3
Mortgage Servicer Address: 75 Beattie Place, Suite 300, Greenville, SC 29601

SALE INFORMATION:

Date of Sale: Tuesday, the 6th day of January, 2026
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 Zwiars, 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 Zwiars, 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 DEC 15 AM 10:24
LAURA A. HUGHES
COUNTY CLERK
BY: _____
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 Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 12-15-05 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

Exhibit "A"

BEING A TRACT OF LAND SITUATED IN THE JOHN GREGG SURVEY, ABSTRACT NO. 171, IN THE TOWN OF FORNEY, KAUFMAN COUNTY, TEXAS, AND BEING PART OF BLOCK J, REVISED MAP OF THE TOWN OF FORNEY AND BEING THE SAME TRACT AS RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEAST LINE OF TRINITY AVENUE, SAID POINT BEING THE SOUTH CORNER OF SAID TRACT RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS, KAUFMAN COUNTY, TEXAS, A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, N. 46 DEG. 03 MIN. 46 SEC. W., ALONG THE NORTHEAST LINE OF TRINITY AVENUE, A DISTANCE OF 229.93 FEET TO A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, N. 39 DEG. 46 MIN. 04 SEC. E., LEAVING THE NORTHEAST LINE OF TRINITY AVENUE, A DISTANCE OF 210.15 FEET TO A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, N. 46 DEG. 03 MIN. 46 SEC. W., A DISTANCE OF 60.00 FEET TO A 1/2" IRON STAKE SET FOR CORNER;

THENCE, N. 39 DEG. 30 MIN. 50 SEC. E., A DISTANCE OF 347.21 FEET TO A POINT ON THE SOUTHWEST LINE OF THE TEXAS & PACIFIC RAILROAD RIGHT-OF-WAY, A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, S. 40 DEG. 32 MIN. 24 SEC. E., ALONG THE SOUTHWEST LINE OF THE TEXAS & PACIFIC RAILROAD RIGHT-OF-WAY, A DISTANCE OF 297.09 FEET TO A 1/2" IRON STAKE FOUND FOR CORNER;

THENCE, S. 40 DEG. 00 MIN. W., LEAVING THE SOUTHWEST LINE OF THE TEXAS & PACIFIC RAILROAD RIGHT-OF-WAY, A DISTANCE OF 528.42 FEET TO THE PLACE OF BEGINNING, AND CONTAINING 3.335 ACRES OF LAND.

SAVE AND EXCEPT:

PARCEL A:

BEING A TRACT OF LAND SITUATED IN THE JOHN GREGG SURVEY, ABSTRACT NO. 171, IN THE TOWN OF FORNEY, KAUFMAN COUNTY, TEXAS, AND BEING PART OF BLOCK J, REVISED MAP OF THE TOWN OF FORNEY AND BEING THE SAME TRACT AS RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEAST LINE OF TRINITY AVENUE, SAID POINT BEING THE SOUTH CORNER OF SAID TRACT RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, A 1/2" IRON ROD FOUND FOR CORNER;

THENCE, NORTH 46 DEGREES 03 MINUTES 46 SECONDS WEST, ALONG THE NORTHEAST LINE OF TRINITY AVENUE, A DISTANCE OF 86.50 FEET TO AN IRON ROD FOR CORNER;

THENCE, NORTH 39 DEGREES 42 MINUTES 53 SECONDS EAST, A DISTANCE OF 163 FEET TO AN IRON ROD FOR CORNER;

THENCE, SOUTH 49 DEGREES 25 MINUTES 18 SECONDS EAST, A DISTANCE OF 86.11 FEET TO AN IRON ROD FOR CORNER;

THENCE, SOUTH 40 DEGREES 00 MINUTES WEST, A DISTANCE OF 168 FEET TO THE PLACE OF BEGINNING, AND CONTAINING 14,181.835 SQUARE FEET OR 0.32557 ACRES OF LAND.

PARCEL B:

BEING A TRACT OF LAND SITUATED IN THE JOHN GREGG SURVEY, ABSTRACT NO. 171, IN THE TOWN OF FORNEY, KAUFMAN COUNTY, TEXAS, AND BEING PART OF BLOCK J, REVISED MAP OF THE TOWN OF FORNEY, AND BEING PART OF THE SAME TRACT AS RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS OF KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHEAST LINE OF TRINITY AVENUE, SAID POINT BEING THE MOST SOUTHERLY SOUTHWEST CORNER OF SAID TRACT RECORDED IN VOLUME 180, PAGE 429, DEED RECORDS, KAUFMAN COUNTY, TEXAS, A POINT FOR CORNER;

THENCE, N. 39 DEG. 46 MIN. 04 SEC. E., A DISTANCE OF 210.39 FEET TO A POINT FOR CORNER;

THENCE, S. 50 DEG. 13 MIN. 56 SEC. E., A DISTANCE OF 101.73 FEET TO A POINT FOR CORNER;

THENCE, S. 39 DEG. 46 MIN. 04 SEC. W., A DISTANCE OF 211.81 FEET TO A POINT ON THE NORTHEAST LINE OF TRINITY AVENUE, A POINT FOR CORNER;

THENCE, N. 46 DEG. 03 MIN. 46 SEC. W., ALONG THE NORTHEAST LINE OF TRINITY AVENUE, A DISTANCE OF 102.00 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.500 ACRES OF LAND.

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

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

Date: 10/31/2022
Grantor(s): ANDERSON U GIMENEZ, AN UNMARRIED MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR TOWN SQUARE MORTGAGE & INVESTMENTS LLC. DBA TOWN SQUARE MORTGAGE, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$255,850.00
Recording Information: Book 7873 Page 471 Instrument 2022-0041132
Property County: Kaufman
Property: (See Attached Exhibit "A")
Reported Address: 2553 RUSSELL ST, CRANDALL, TX 75114-0200

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 6th day of January, 2026
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
DEPUTY

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KAUFMAN CO. TEXAS
2025 DEC 15 AM 10:24

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

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

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

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

Certificate of Posting

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 12-15-05 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

By: Randy Daniel

Exhibit "A"

LOT 39, BLOCK "Z", 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.

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

FILED FOR RECORD
KAUFMAN CO. TEXAS

2025 DEC 16 AM 10:30

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

Notice of Foreclosure Sale

December 15, 2025

Deed of Trust ("Deed of Trust"):

Dated: November 7, 2020

Grantor: Jose Alberto Nino Gamez and J. Luz Nino Rodriguez

Trustee: Robert Rockett

Lender: Meera Properties, a Texas Partnership

Recorded in: Instrument No. 2021-0035206 of the real property records of Kaufman County, Texas

Legal Description: Lot 18 of CAMILLA ESTATES Subdivision as recorded as Instrument No. 2020-0031890, Cabinet 3, Slide 554 of the Plat Records of Kaufman County, Texas

Property Address: 21874 County Road 4072, Kemp, TX 75143

Secures: Promissory Note ("Note") in the original principal amount of \$52,300.00, executed by Jose Alberto Nino Gamez and J. Luz Nino Rodriguez ("Borrower") and payable to the order of Lender

Substitute Trustee: Craig C. Lesok

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

Foreclosure Sale:

Date: Tuesday, January 6, 2026

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

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Meera Properties, a Texas Partnership'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, Meera Properties, a Texas Partnership, 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 Meera Properties, a Texas Partnership's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Meera Properties, a Texas Partnership'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 Meera Properties, a Texas Partnership 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 Meera Properties, a Texas Partnership. 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
Notice of Foreclosure Sale (Gamez)- Page 2

the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

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



Craig C. Lesok
Attorney for Mortgagee
SBOT No. 24027446



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

2025 DEC 16 AM 10:31

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

Notice of Foreclosure Sale

December 8, 2025

Contract for Deed ("Contract for Deed"):

Dated: June 29, 2013

Buyer: Jerry Ytuarte and Deanna Ytuarte

Seller: Avina Properties, LLC

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

Property Address: 18906 Dove Drive, Terrell, TX 75161

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

Substitute Trustee: Craig C. Lesok

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

Foreclosure Sale:

Date: Tuesday, January 6, 2026

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

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

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

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

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

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

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

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

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

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

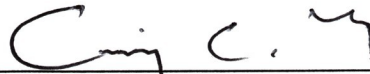
Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the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

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED

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



Craig C. Lesok
Attorney for Seller
SBOT No. 24027446



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

Scott McElwain, Noteholder
August REI, LLC, Loan Servicing Company
Ghrist Law Firm PLLC (hereinafter "Attorney")

Julio Cesar Garcia
Mayra Garcia

13287 Valverde Loop, Terrell, Texas 75161

Sent via first class mail and CMRR # 9489 0178 9820 3046 6964 16 on 12.16.2025

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KAUFMAN CO. TEXAS

2025 DEC 16 PM 1:34

LAURA A. HUGHES
COUNTY CLERK

BY: 
DEPUTY

NOTICE OF TRUSTEE'S SALE

WHEREAS Julio Cesar Garcia and Mayra Garcia executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Kaufman County, Texas and is recorded under Clerk's File/Instrument Number 2021-0043799, to which reference is made for all purposes.

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

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

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

1. Date, Place, and Time of Sale:

Date: **Tuesday, the 6th day of January, 2026**

Time: The sale shall begin no earlier than 1:00 P.M. or no later than three hours thereafter.

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

2. Property to be Sold:

Being Lot 10, in Block 2, of Valverde Addition, an addition to Kaufman County, Texas, according to the plat thereof recorded in Cabinet 1, Slide 499, of the Plat Records of Kaufman County, Texas

3. Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.
The senders of the notice also include those names listed below.

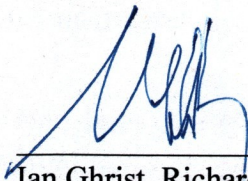
Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Bidders may be required to pay in cash immediately and without any delay. The foregoing is a bidding condition.

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

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

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 ACCELERATION. If the maturity on the promissory note has not yet been accelerated, then the lender hereby accelerates the maturity date such that the remaining principal, together with all other charges, are due and owing at this time.



Ian Ghrist, Richard Ramsey
Substitute Trustee(s)
4016 Gateway Drive, Suite 130
Colleyville, Texas 76034
Phone: (817) 778-4136

Notice of Trustee Sale

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

1. Date, Time and Place of Sale:

Date: Tuesday, January 6, 2026

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

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

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KAUFMAN CO. TEXAS
2025 DEC 18 PM 12:48
BY: LAURA A. HUGHES
COUNTY CLERK
DEPUTY

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

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

4. Property to be sold:

Wynchase Crossing Lot 212a (see attached survey)

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

By: 

Date 12-15-2025

Hollis Campbell, Trustee for Lender Star Mobile Homes LP