

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

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

**DEED OF TRUST INFORMATION:**

Date: 05/03/2019  
Grantor(s): ALECIA FIELDS AND JAMOND KIRVEN, WIFE AND HUSBAND  
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC., SOLELY AS NOMINEE FOR EVERETT FINANCIAL, INC., D/B/A SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS  
Original Principal: \$248,417.00  
Recording Information: Book 6002 Page 119 Instrument 2019-0009913  
Property County: Kaufman  
Property: (See Attached Exhibit "A")  
Reported Address: 2011 FORT STOCKTON 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 5th day of November, 2024  
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, 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, 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, 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, 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  
2024 AUG 15 PM 10:34  
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, 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, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

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

**Certificate of Posting**

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 8-15-21 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 4, BLOCK S, OF TRAVIS RANCH, PHASE 2B, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 749, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Randy Daniel or Cindy Daniel or Jim O'Bryant  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

TS No TX07000136-24-1

APN 99.0003.0000.0020.00.04.04 |  
575

TO No 240277022-TX-RWI

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on January 11, 2023, BENJAMIN SPIKES, AN UNMARRIED MAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of TINA SORUM as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for FAIRWAY INDEPENDENT MORTGAGE CORPORATION, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$206,196.00, payable to the order of Lakeview Loan Servicing, LLC as current Beneficiary, which Deed of Trust recorded on January 12, 2023 as Document No. 2023-0001169 in Book 7949, on Page 569 in Kaufman County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 99.0003.0000.0020.00.04.04 | 575

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 or Cindy Daniel or Jim O'Bryant** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

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

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2024 AUG 22 AM 8:06

LAURA A. HUGHES  
COUNTY CLERK

BY:

DEPUTY

TS No TX07000136-24-1

APN 99.0003.0000.0020.00.04.04 |

TO No 240277022-TX-RWI

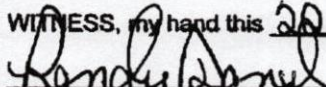
NOW THEREFORE, NOTICE IS HEREBY GIVEN <sup>575</sup> that on **Tuesday, November 5, 2024 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.**

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

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

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

WITNESS, my hand this 20 day of AUGUST 2024

  
By: Randy Daniel or Cindy Daniel or Jim O'Bryant  
Substitute Trustee(s)

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

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.Xome.com](http://www.Xome.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Xome at 800-758-8052**

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

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

**EXHIBIT "A"**

BEING a tract of land situated in the J.S. ABLES SURVEY, ABSTRACT NO. 3, of Kaufman County, Texas, and being a tract of land conveyed to Lakey Wilkins & Dwayne Lee Elkins, as recorded in Volume 3862, Page 455, of the Deed Records of Kaufman County, Texas, as shown on this survey, and being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod found for corner, and being the North corner of said Elkins tract, and being the West corner of a tract of land conveyed to Araceli Lopez & Jerge Gallegos, as recorded in Volume 4893, Page 517, of the Deed Records of Kaufman County, Texas, and being on the Southeast Right-Of-Way line of Hilltop Road;

THENCE South 24 degrees 13 minutes 50 seconds West, a distance of 112.00 feet, to a point for corner;

THENCE South 64 degrees 43 minutes 30 seconds West, a distance of 80.00 feet, to a 1/2 inch iron rod found for corner, being the West corner of a tract of land conveyed to Citifinancial Inc., as recorded in Volume 2680, Page 324, of the Deed Records of Kaufman County, Texas;

THENCE North 23 degrees 58 minutes 08 seconds West, a distance of 112.28 feet, to a 3/8 inch iron rod found for corner, being on the East Right-Of-Way line of N. Pearl Street, and being on the Southeast Right-Of-Way line of said Hilltop Road;

THENCE North 64 degrees 55 minutes 07 seconds East, a distance of 79.48 feet, to the PLACE OF BEGINNING and containing 8,940 square feet or 0.205 of an acre of land.

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

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

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

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated January 29, 2018 and recorded under Vol. 5579, Page 345, or Clerk's File No. 2018-0002707, in the real property records of KAUFMAN County Texas, with Austin Chima Akolam, individually and as attorney in fact for Esther Ebere Akolam as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Loandepot.com, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Austin Chima Akolam, individually and as attorney in fact for Esther Ebere Akolam securing payment of the indebtedness in the original principal amount of \$215,916.00 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 Austin Chima Akolam. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

#### Legal Description:

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

### SALE INFORMATION

**Date of Sale: 11/05/2024**

**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 Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.

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

Executed on August 19, 2024.

/s/ Juanita Deaver SBOT No. 24126385, 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. 44-23-2536

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2024 AUG 22 AM 8:07

LAURA A. HUGHES  
COUNTY CLERK

BY:

DEPUTY

24-02644  
2336 WESTPOINT CIRCLE, TERRELL, TX 75161

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

Property: The Property to be sold is described as follows:  
  
LOT 2, BLOCK A, BELLA TRESA PLACE, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 4, ENVELOPE 57, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

Security Instrument: Deed of Trust dated June 27, 2023 and recorded on June 28, 2023 at Instrument Number 2023-0017856 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: November 5, 2024, 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 ENRIQUE OLVERA secures the repayment of a Note dated June 27, 2023 in the amount of \$328,652.00. 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.**



4823359

*Nicki Company*

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

*Donna Stockman*

Substitute Trustee(s): Logan Thomas, Bob Dickerson, Phillip Pierceall, Aaron Parker, Douglas Rodgers, Terry Waters, Bruce Miller, Travis Kaddatz, Craig Muirhead, Clay Golden, Wendy Lambert, David Ray, Shawn Schiller, Cary Corenblum, Joshua Sanders, Matthew Hansen, Brenda Wiggs, David Stockman, Donna Stockman, Michelle Schwartz, Jack Beckman, Kathy Arrington, Guy Wiggs, Janet Pinder Jack Beckman, Russell Stockman, Randy Daniel, Denise Boerner, Cindy Daniel, Jim O'Bryant, Ramiro Cuevas, Ashlee Luna, Kinney Lester, Janet Pinder, Brandy Bacon, Jamie Dworsky, Stockman Foreclosure Services Inc., Angela Cooper, Thomas Lester, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Jeff Benton and Auction.com employees included but not limited to those listed herein.

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 22 day of August, 2024, 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).

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2024 AUG 22 AM 8:07

LAURA A. HUGHES  
COUNTY CLERK

BY:  DEPUTY

A

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2024 AUG 29 AM 8:15

24-02709  
2316 JULIA LN, FORNEY, TX 75126

LAURA A. HUGHES  
COUNTY CLERK

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

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

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

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

Security Instrument: Deed of Trust dated September 8, 2022 and recorded on September 13, 2022 at Book 7806 and Page 376 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: November 5, 2024, at 10:00 AM, or not later than three hours thereafter, at the front steps of the Kaufman County Courthouse, or as designated by the County Commissioners Court.

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

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

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

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

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



4823935

*Nicki Company*

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

*Donna Stockman*

Substitute Trustee(s): Logan Thomas, Bob Dickerson, Phillip Pierccall, Aaron Parker, Douglas Rodgers, Terry Waters, Bruce Miller, Travis Kaddatz, Craig Muirhead, Clay Golden, Wendy Lambert, David Ray, Shawn Schiller, Cary Corenblum, Joshua Sanders, Matthew Hansen, Brenda Wiggs, David Stockman, Donna Stockman, Michelle Schwartz, Jack Beckman, Kathy Arrington, Guy Wiggs, Janet Pinder Jack Beckman, Russell Stockman, Randy Daniel, Denise Boerner, Cindy Daniel, Jim O'Bryant, Ramiro Cuevas, Ashlee Luna, Kinney Lester, Janet Pinder, Brandy Bacon, Jamie Dworsky, Stockman Foreclosure Services Inc., Angela Cooper, Thomas Lester, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Jeff Benton and Auction.com employees included but not limited to those listed herein.

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 24th day of August, 2024, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

A

24-02660  
3924 KIPLING DR, CRANDALL, TX 75114

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2024 AUG 29 AM 8:15

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

BY: LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY *MV*

- Property: The Property to be sold is described as follows:  
  
Lot 10, Block AH, of 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.
- Security Instrument: Deed of Trust dated September 14, 2023 and recorded on September 14, 2023 at Instrument Number 2023-0026064 in the real property records of KAUFMAN County, Texas, which contains a power of sale.
- Sale Information: November 5, 2024, 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 DASHONE KELLY AND DALISA MAURICE secures the repayment of a Note dated September 14, 2023 in the amount of \$324,385.00. 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.**

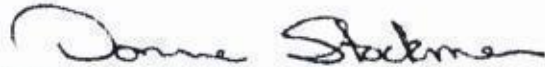
**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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



4823615

*Nicki Company*

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



Substitute Trustee(s): Logan Thomas, Bob Dickerson, Phillip Pierceall, Aaron Parker, Douglas Rodgers, Terry Waters, Bruce Miller, Travis Kaddatz, Craig Muirhead, Clay Golden, Wendy Lambert, David Ray, Shawn Schiller, Cary Corenblum, Joshua Sanders, Matthew Hansen, Brenda Wiggs, David Stockman, Donna Stockman, Michelle Schwartz, Jack Beckman, Kathy Arrington, Guy Wiggs, Janet Pinder Jack Beckman, Russell Stockman, Randy Daniel, Denise Boerner, Cindy Daniel, Jim O'Bryant, Ramiro Cuevas, Ashlee Luna, Kinney Lester, Janet Pinder, Brandy Bacon, Jamie Dworsky, Stockman Foreclosure Services Inc., Angela Cooper, Thomas Lester, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Jeff Benton and Xome employees included but not limited to those listed herein.

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 24th day of August, 2024, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of KAUFMAN County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

A

C&M No. 44-24-01772/ FILE NOS

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2024 AUG 29 AM 10:16

BY: LAURA A. HUGHES  
COUNTY CLERK

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

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

**INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION**

Deed of Trust dated October 29, 2021 and recorded under Vol. 7297, Page 93, or Clerk's File No. 2021-0044767, in the real property records of KAUFMAN County Texas, with Jennifer Estrada, unmarried woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Thrive Mortgage, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Jennifer Estrada, unmarried woman securing payment of the indebtedness in the original principal amount of \$318,032.00 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 Jennifer Estrada. 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 18, BLOCK U, WILDCAT RANCH - PHASE 1B, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 3, PAGE 657, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.**

**SALE INFORMATION**

**Date of Sale: 11/05/2024**

**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 Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.**

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

Executed on August 26, 2024.

/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. 44-24-01772

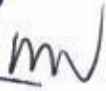
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FILED FOR RECORD  
KAUFMAN CO. TEXAS

2024 AUG 29 AM 8:16

LAURA A. HUGHES  
COUNTY CLERK

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



**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

T.S. #: 2024-10609-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: 11/5/2024  
Time: The earliest time the sale will begin is 10:00 AM, or within three (3) hours after that time.  
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE

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

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

BEING LOT 7, IN BLOCK C, OF LYNX HOLLOW, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 3, PAGE 540, OF THE MAP RECORDS OF KAUFMAN COUNTY, TEXAS

**Commonly known as:** 1212 JUNGLE DRIVE FORNEY, TX 75126

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 1/29/2021 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 2/1/2021 under County Clerk's File No 2021-0004257, in Book 6816 and Page 162 of the Real Property Records of Kaufman County, Texas.

**Grantor(s):** LAQUITRA LASHA MORGAN MOSS, A SINGLE WOMAN  
**Original Trustee:** THOMAS E BLACK, JR.  
**Substitute Trustee:** Nestor Solutions, LLC, Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for THE MORTGAGE FIRM, INC., its successors and assigns  
**Current Mortgagee:** Freedom Mortgage Corporation

T.S. #: 2024-10609-TX

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

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$491,040.00, executed by LAQUITRA LASHA MORGAN MOSS, A SINGLE WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for THE MORTGAGE FIRM, INC., its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

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

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

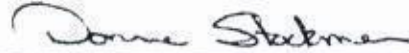
**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

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

T.S. #: 2024-10609-TX

Dated: 08/29/2024

Nestor Solutions, LLC, Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Durn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman



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

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

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

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

FILED FOR RECORD  
KAUFMAN CO TEXAS

2024 SEP -5 AM 8:19

LAURA A. HUGHES  
COUNTY CLERK

VB

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Jack Beckman, David Stockman, Donna Stockman,  
Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie  
Dworsky, Guy Wiggs, Angela Cooper, Jeff Benton  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

TS No TX14000117-24-1

APN 42598

TO No FIN-24002585

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on June 13, 1991, SHERMAN MUNDEN AND WIFE MARTHA MUNDEN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of NEAL SOX JOHNSON as Trustee, UNITED STATES OF AMERICA, ACTING THROUGH THE FARMERS HOME ADMINISTRATION, UNITED STATES DEPARTMENT OF AGRICULTURE as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$43,000.00, payable to the order of United States Department of Agriculture as current Beneficiary, which Deed of Trust recorded on June 13, 1991 as Document No. 4688 in Book 1023, on Page 592 in Kaufman County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 42598

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 Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Angela Cooper, Jeff Benton 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 United States Department of Agriculture, 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.

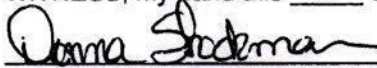
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, November 5, 2024 at 11:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **On the front steps of the Kaufman County Justice Center, 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.**

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

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

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

WITNESS, my hand this 5 day of September, 2024.



By: Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Angela Cooper, Jeff Benton  
Substitute Trustee(s)

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

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.insourcelogic.com](http://www.insourcelogic.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766**

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

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

TS No TX14000117-24-1

APN 42598

TO No FIN-24002585

**EXHIBIT "A"**

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.

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 10/28/2022	<b>Grantor(s)/Mortgagor(s):</b> BRANDY ROSE JULY, A SINGLE WOMAN AND APRIL S. PARKER, A SINGLE WOMAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR INTEGRITY MORTGAGE CORPORATION OF TEXAS, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> U.S. BANK NATIONAL ASSOCIATION
<b>Recorded In:</b> Volume: 7871 Page: 283 Instrument No: 2022-0040920	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> U.S. Bank National Association is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 2800 Tamarack Road, Owensboro, KY 42301
<b>Date of Sale:</b> 11/5/2024	<b>Earliest Time Sale Will Begin:</b> 10:00 AM
<b>Place of Sale of Property:</b> Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** BEING LOT 17R, BLOCK 1, HOBBY HIGHWAY ADDITION, AN ADDITION TO THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP R PLAT RECORDED IN CABINET 3, PAGE 561, PLATE 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, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

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

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

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

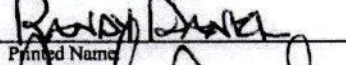
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS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

Dated: 9/4/2024



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for U.S. Bank National Association

Dated: 9-5-24



Printed Name  
Randy Daniel

Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2024 SEP -5 AM 8:56  
LAURA A. HUGHES  
COUNTY CLERK

MH File Number: TX-24-104038-POS  
Loan Type: Conventional Residential

2024 SEP -6 AM 8:35

LAURA A. HUGHES  
COUNTY CLERK

VB

Our Case No. 24-04566-FC

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

THE STATE OF TEXAS  
COUNTY OF KAUFMAN

**Deed of Trust Date:**  
January 22, 2019

**Property address:**  
1033 ELLIS WAY  
FORNEY, TX 75126

**Grantor(s)/Mortgagor(s):**  
CHRISTOPHER B LYDIA AND SHARONDA R LYDIA,  
HUSBAND AND WIFE

**LEGAL DESCRIPTION:** BEING LOT 2, IN BLOCK B, OF THE VILLAGE OF FOX HOLLOW, PHASE I, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 678, PLAT RECORDS KAUFMAN COUNTY, TEXAS.

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

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

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

**Date of Sale:** NOVEMBER 5, 2024

**Property County:** KAUFMAN

**Original Trustee:** BLACK, MANN & GRAHAM, LLP

**Recorded on:** January 23, 2019  
**As Clerk's File No.:** 2019-0001678  
**Mortgage Servicer:**  
LAKEVIEW LOAN SERVICING, LLC

**Substitute Trustee:**  
Randy Daniel, Cindy Daniel, Jim O' Bryant, Angela Cooper,  
Brandy Bacon, Brenda Wiggs, David Stockman, Donna  
Stockman, Guy Wiggs, Jack Beckman, Jamie Dworsky,  
Janet Pinder, Jeff Benton, Kathy Arrington, Michelle  
Schwartz, Marinosci Law Group PC

**Substitute Trustee Address:**  
c/o Marinosci Law Group, PC  
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 Randy Daniel, Cindy Daniel, Jim O' Bryant, Angela Cooper, Brandy Bacon, Brenda Wiggs, David Stockman, Donna Stockman, Guy Wiggs, Jack Beckman, Jamie Dworsky, Janet Pinder, Jeff Benton, Kathy Arrington, Michelle Schwartz, 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, NOVEMBER 5, 2024** 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.

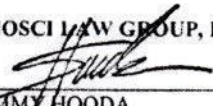
LAKEVIEW LOAN SERVICING, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement 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, 9/5/24

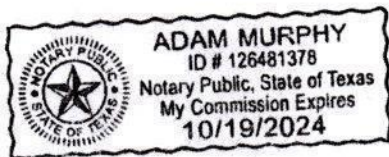
MARINOSCI LAW GROUP, PC

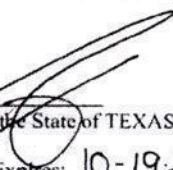
By:   
SAMMY HOODA  
MANAGING ATTORNEY

THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, ADAM MURPHY, the undersigned officer, on this, the 5 day of SEPT 2024, personally appeared SAMMY HOODA,  known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal  
(SEAL)



  
Notary Public for the State of TEXAS

My Commission Expires: 10-19-24  
ADAM MURPHY  
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC  
3637 SENTARA WAY  
SUITE 303  
VIRGINIA BEACH, VA 23452  
Our File No. 24-04566

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

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

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

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

Date: November 05, 2024

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 10, 2018 and recorded in Document CLERK'S FILE NO. 2018-0025753 (VOLUME 5831, PAGE 404) real property records of KAUFMAN County, Texas, with PATRICIA ANN WORTHINGTON AND WILLIAM CURTIS WORTHINGTON, WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by PATRICIA ANN WORTHINGTON AND WILLIAM CURTIS WORTHINGTON, WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$118,808.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING 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. NEWREZ LLC d/b/a SHELLPOINT MORTGAGE SERVICING, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NEWREZ LLC d/b/a SHELLPOINT MORTGAGE SERVICING  
601 OFFICE CENTER DRIVE  
SUITE 100  
FORT WASHINGTON, PA 19034

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2024 SEP -9 PH 12:54  
LAURAL HUGHES  
COUNTY CLERK  
BY: [Signature]



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead RANDY DANIEL, CINDY DANIEL JIM O'BRYANT, KATHY ARRINGTON, JACK BECKMAN, BRENDA WIGGS, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, MICHELLE SCHWARTZ, OR JAMIE DWORSKY whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

**Certificate of Posting**

My name is Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 9-9-24 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle  
Date: 9-9-24

8807 RODEO DR  
TERRELL, TX 75160

0000009719477

0000009719477

KAUFMAN

**EXHIBIT "A"**

LOT 28, OF KAUFMAN TERRACE ADDITION, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 206, 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: November 05, 2024

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 17, 2021 and recorded in Document INSTRUMENT NO. 2021-0047852 real property records of KAUFMAN County, Texas, with MIGNON T ROWELL, A SINGLE PERSON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by MIGNON T ROWELL, A SINGLE PERSON, securing the payment of the indebtednesses in the original principal amount of \$267,991.00, 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  
2024 SEP -9 PM 12:54  
BY: LAURA A. HUGHES  
COUNTY CLERK  
RC



**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 9-9-24 I filed at the office of the KAUFMAN County Clerk and caused to be posted at the KAUFMAN County courthouse this notice of sale.

Declarants Name: Michelle Pangle  
Date: 9-9-24

3044 PATTON LANE  
FORNEY, TX 75126

00000010234755

00000010234755

KAUFMAN

**EXHIBIT "A"**

LOT 12, BLOCK D, TRAILWIND PHASE 1, AN ADDITION TO THE CITY OF MESQUITE, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, SLIDE 658 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS AND UNDER CLERKS DOCUMENT NO. 2020-0033462 OF THE OFFICIAL PUBLIC RECORDS OF KAUFMAN COUNTY, TEXAS.

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

BY:  L.A. HUGHES  
COUNTY CLERK  
DEPUTY

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2024 SEP 10 AM 8:07

ISL 106217  
TS No TX07000196-24-1 APN 193190129 / TO No 240462199-TX-RWI  
00.3859.0001.0016.00.02.02

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, on September 29, 2022, MICHAEL R WHITLOCK, JR. AND JENNIFER L WHITLOCK, HUSBAND AND WIFE as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of TINA SORUM as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for FAIRWAY INDEPENDENT MORTGAGE CORPORATION, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$387,845.00, payable to the order of Lakeview Loan Servicing, LLC as current Beneficiary, which Deed of Trust recorded on September 29, 2022 as Document No. 2022-0036932 in Book 7828, on Page 162 in Kaufman County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 193190129 / 00.3859.0001.0016.00.02.02

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 **Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

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

TS No TX07000196-24-1

APN 193190129 /

TO No 240462199-TX-RWI

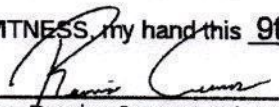
00 3959 0001 0016 00 02 02  
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, November 5, 2024 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142, or in the area designated by the Commissioner's Court.**

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

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

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

WITNESS my hand this 9th day of September, 2024.

  
By: Ramiro Cuevas, Substitute Trustee(s)

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

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

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

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

TS No TX07000196-24-1

APN 193190129 /  
00.3859 0001 0016 00.02.02  
**EXHIBIT "A"**

TO No 240462199-TX-RWI

LOT 16, BLOCK A, THE TRAILS OF CHESTNUT MEADOW, PHASE 5, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 3, PAGE 271, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

2024 SEP 10 AM 8:08

LAURA A. HUGHES  
COUNTY CLERK

BY: VB  
DEPUTY

869 BEVERLY DR, TERRELL, TX, 75169

**APPOINTMENT OF SUBSTITUTE TRUSTEE AND  
NOTICE OF SUBSTITUTE TRUSTEE 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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**APPOINTMENT  
OF SUBSTITUTE**

**TRUSTEE:** WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Jack O'Boyle, Chris Ferguson, Travis Gray, Bob Dickerson, Aaron Parker, Terry Waters, Bruce Miller, Craig Muirhead, Wendy Lambert, Thomas Lester, Shawn Schiller, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Auction.com, Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

**SUBSTITUTE**

**TRUSTEE'S ADDRESS:** c/o JACK O'BOYLE & ASSOCIATES, PLLC, Mailing Address: P.O. Box 815369, Dallas, TX 75381; Physical Address: 12300 Ford Road, Suite 212, Dallas, TX 75234.

**NOTICE OF  
SUBSTITUTE  
TRUSTEE SALE:**

WHEREAS, 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.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **November 05, 2024** between the hours of 10am-1pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**LOCATION OF** The place of the sale shall be: Kaufman County Courthouse 1902 US

DT: zNOS AND APPT (SVC) 240318

AL: 869 BEVERLY DR



4824632

**SALE:** 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 in KAUFMAN County, Texas or as designated by the County Commissioners.

**INSTRUMENT**

**TO BE FORECLOSED:** Deed of Trust or Contract Lien dated 04/01/2022 and recorded under Volume, Page or Clerk's File No. INSTRUMENT NUMBER 2022-0013706 in the real property records of Kaufman County Texas, with WILLIAM BOONE ROBBINS AND KAREN MCCALLEY-ROBBINS, HUSBAND AND WIFE as Grantor(s) and AmeriSave Mortgage Corporation as Original Mortgagee.

**OBLIGATIONS SECURED:** Deed of Trust or Contract Lien executed by WILLIAM BOONE ROBBINS AND KAREN MCCALLEY-ROBBINS, HUSBAND AND WIFE securing the payment of the indebtedness in the original principal amount of \$172,500.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by WILLIAM BOONE ROBBINS, KAREN MCCALLEY-ROBBINS. AMERISAVE MORTGAGE CORPORATION is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGE SERVICING 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 property securing the above referenced loan. AmeriSave Mortgage Corporation is acting as the Mortgage Servicer for AMERISAVE MORTGAGE CORPORATION who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. AmeriSave Mortgage Corporation, as Mortgage Servicer, is representing the Mortgagee, whose address is:

AMERISAVE MORTGAGE CORPORATION  
c/o AmeriSave Mortgage Corporation  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047

**LEGAL DESCRIPTION** THE LAND HEREINAFTER REFERRED TO IS SITUATED IN THE

DT: zNOS AND APPT (SVC) 240318

AL: 869 BEVERLY DR



**OF PROPERTY TO BE SOLD:** CITY OF TERRELL, COUNTY OF KAUFMAN, STATE OF TX, AND IS DESCRIBED AS FOLLOWS:

LOT 6, BLOCK C, WILSON TERRACE ADDITION, AN ADDITION TO THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 381, PAGE 45 DEED RECORDS OF KAUFMAN COUNTY, TEXAS (the "Property")

**REPORTED PROPERTY ADDRESS:** 869 BEVERLY DR, TERRELL, TX 75160

**TERMS OF SALE:** The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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 and the priority of the lien being foreclosed.

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 and/or Mortgage Servicer 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 their bid immediately in cash if their bid is accepted.

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. The sale shall not cover any part of the property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the priority, nature and extent of such matters, if any.

DT: zNOS AND APPT (SVC) 240318

AL: 869 BEVERLY DR



In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagee and/or Mortgage Servicer, or its attorney(s).

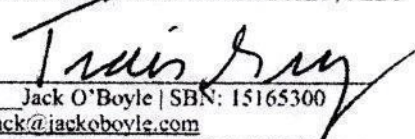
The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement,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

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

Signed on the 7 day of September, 2024

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC

  
\_\_\_\_\_  
Jack O'Boyle | SBN: 15165300  
[jack@jackoboyle.com](mailto:jack@jackoboyle.com)  
✓ Travis H. Gray | SBN: 24044965

DT: zNOS AND APPT (SVC) 240318

AL: 869 BEVERLY DR



[travis@jackoboyle.com](mailto:travis@jackoboyle.com)

Chris Ferguson | SBN: 24069714

[chris@jackoboyle.com](mailto:chris@jackoboyle.com)

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS  
MORTGAGE SERVICER

**DT: zNOS AND APPT (SVC) 240318**

**AL: 869 BEVERLY DR**



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

LAURA A. HUGHES  
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: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

**INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION**

Deed of Trust dated November 24, 2021 and recorded under Vol. 7351, Page 249, or Clerk's File No. 2021-0049401, in the real property records of KAUFMAN County Texas, with Cameron Thomas Lawson and Courtney Ellen Hammond, both unmarried as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for LendUS, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Cameron Thomas Lawson and Courtney Ellen Hammond, both unmarried securing payment of the indebtedness in the original principal amount of \$166,920.00 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 Cameron Thomas Lawson, Courtney Ellen Hammonds. Lakeview Loan Servicing, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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

**Legal Description:**

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED WITHIN THE CORPORATE LIMITS OF THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, PART OF BLOCK NO. 119, OF SNOW'S SECOND ADDITION TO SAID CITY OF KAUFMAN AND ALL OF THAT CERTAIN TRACT CONVEYED TO WANDA ANN BUSHNELL ON FEBRUARY 7, 1989, RECORDED IN VOL. 953 PAGE 78 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES.

**SALE INFORMATION**

Earliest Time Sale Will Begin: 10:00 AM

Date of Sale: 11/05/2024

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



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KAUFMAN CO. TEXAS  
2024 SEP -9

LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "AS IS," "WHERE IS" condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Deed of Trust.

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

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

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE **Randy Daniel, Cindy Daniel or Jim O'Bryant, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Xome, as Substitute Trustee.**

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

Executed on September 5, 2024.

/s/ Juanita Deaver SBOT No. 24126385, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by: Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-24-01559

EXHIBIT 'A'

File No.: KCT-2203012 (AR)  
Property: 204 E. 6th St., Kaufman, TX 75142

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED WITHIN THE CORPORATE LIMITS OF THE CITY OF KAUFMAN, KAUFMAN COUNTY, TEXAS, PART OF BLOCK NO. 119, OF SNOW'S SECOND ADDITION TO SAID CITY OF KAUFMAN AND ALL OF THAT CERTAIN TRACT CONVEYED TO WANDA ANN BUSHNELL ON FEBRUARY 7, 1989, RECORDED IN VOL. 953 PAGE 751 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A 1/2" IRON ROD FOUND AT THE NORTHWEST CORNER OF THE ABOVE MENTIONED BUSHNELL TRACT, AT THE NORTHEAST CORNER OF THE FYR SFR BORROWER, LLC TRACT, RECORDED IN VOL. 5777 PAGE 252 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS, IN THE NORTH LINE OF THE ABOVE MENTIONED BLOCK NO. 119, IN THE SOUTH LINE OF E. SIXTH STREET AND BEING EAST-110.00 FT. FROM THE INTERSECTION OF THE SOUTH LINE OF SAID E. SIXTH STREET WITH THE EAST LINE OF S. MADISON STREET.

THENCE EAST, WITH THE NORTH LINE OF SAID BLOCK NO. 119 AND WITH THE SOUTH LINE OF E. SIXTH STREET, A DISTANCE OF 75.00 FT. TO A 3/8" IRON ROD FOUND AT THE NORTHWEST CORNER OF THE RICHARD JONES TRACT, RECORDED IN VOL. 3542 PAGE 08 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS.

THENCE SOUTH, WITH THE WEST LINE OF SAID JONES TRACT, A DISTANCE OF 100.00 FT. TO A 3/8" IRON ROD FOUND AT THE SOUTHWEST CORNER OF SAME AND BEING IN THE NORTH LINE OF THE BRIAN W. CHAMBERS, ET UX TRACT, RECORDED IN VOL. 1015 PAGE 657 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS.

THENCE WEST, WITH THE NORTH LINE OF SAID CHAMBERS TRACT, PASSING THE NORTHWEST CORNER OF SAME, CONTINUING A TOTAL DISTANCE OF 75.00 FT. TO A 1/2" IRON ROD FOUND AT THE SOUTHEAST CORNER OF THE ABOVE MENTIONED FYR SFR BORROWER, LLC TRACT.

THENCE NORTH, WITH THE EAST LINE OF SAID FYR SFR BORROWER, LLC TRACT, A DISTANCE OF 100.00 FT. TO THE POINT OF BEGINNING, CONTAINING 0.172 OF AN ACRE OF LAND.

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

A.P.N. 36622

A

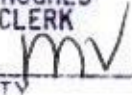
FILED FOR RECORD  
KAUFMAN CO, TEXAS

2024 SEP -9 AM 9: 24

24-02704  
1019 HALIFAX LANE, 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:

THE LAND HEREINAFTER REFERRED TO IS SITUATED IN THE CITY OF FORNEY, COUNTY OF KAUFMAN, STATE OF TX, AND IS DESCRIBED AS FOLLOWS: LOT 22, BLOCK O, WINDMILL FARMS, PHASE 1A, 1B & 1C, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN CABINET 2, PAGE 213, OF THE MAP AND/OR PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

Security Instrument: Deed of Trust dated May 31, 2022 and recorded on May 31, 2022 at Instrument Number 2022-0021233 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

Sale Information: November 5, 2024, 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 DONYA SUELL AND DOLORES GODFREY secures the repayment of a Note dated May 31, 2022 in the amount of \$295,000.00. 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 mortgage. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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

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

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



4824557

*Nicki Company*

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

*Donna Stockman*

Substitute Trustee(s): Logan Thomas, Bob Dickerson, Phillip Pierocall, Aaron Parker, Douglas Rodgers, Terry Waters, Bruce Miller, Travis Kaddatz, Craig Muirhead, Clay Golden, Wendy Lambert, David Ray, Shawn Schiller, Cary Corenblum, Joshua Sanders, Matthew Hansen, Brenda Wiggs, David Stockman, Donna Stockman, Michelle Schwartz, Jack Beckman, Kathy Arrington, Guy Wiggs, Janet Pinder Jack Beckman, Russell Stockman, Randy Daniel, Denise Boerner, Cindy Daniel, Jim O'Bryant, Ramiro Cuevas, Ashlee Luna, Kinney Lester, Janet Pinder, Brandy Bacon, Jamie Dworsky, Stockman Foreclosure Services Inc., Angela Cooper, Thomas Lester, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Jeff Benton and Auction.com employees included but not limited to those listed herein.

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 9 day of September, 2024, 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).

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Randy Daniel or Cindy Daniel or Jim O'Bryant  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

TS No TX07000201-24-1

APN 00.0879.0037.0014.00.02.00 |  
214048 / 214048129

TO No 240464981-TX-RWI

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on November 21, 2023, RAVEN LYONS, A SINGLE WOMAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of TIFFANY HAND as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for AMERIDREAM MORTGAGE GROUP, LLC, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$412,294.00, payable to the order of Lakeview Loan Servicing, LLC as current Beneficiary, which Deed of Trust recorded on December 5, 2023 as Document No. 2023-0033671 in Book 8310, on Page 513 in Kaufman County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 00.0879.0037.0014.00.02.00 | 214048 / 214048129

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 or Cindy Daniel or Jim O'Bryant** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

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

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2024 SEP 10 AM 11:52  
BY:  LAURA A. HUGHES  
COUNTY CLERK  
TX

TS No TX07000201-24-1

APN 00.0879.0037.0014.00.02.00 |

TO No 240464981-TX-RWI

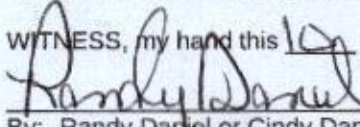
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on <sup>214048 / 214048129</sup> ~~Tuesday~~, **November 5, 2024 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.**

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

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

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

WITNESS, my hand this 10<sup>th</sup> day of SEPTEMBER 2024.

  
By: Randy Daniel or Cindy Daniel or Jim O'Bryant  
Substitute Trustee(s)

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

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.Xome.com](http://www.Xome.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Xome at 800-758-8052**

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

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

TS No TX07000201-24-1

APN 00.0879.0037.0014.00.02.00 |

TO No 240464981-TX-RWI

214048 / 214048129  
**EXHIBIT "A"**

LOT 14, BLOCK 37, 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.

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Randy Daniel or Cindy Daniel or Jim O`Bryant  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

TS No TX07000202-24-1

APN 205465 |  
00.0873.0023.0011.00.02.00

TO No 240464982-TX-RWI

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on January 27, 2022, WILLIAM BOYD CARDEN JR, AN UNMARRIED MAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of JOEL PIMIENTA as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for PULTE MORTGAGE LLC, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$331,308.00, payable to the order of Lakeview Loan Servicing, LLC as current Beneficiary, which Deed of Trust recorded on February 1, 2022 as Document No. 2022-0004566 in Book 7458, on Page 573 in Kaufman County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 205465 | 00.0873.0023.0011.00.02.00

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 or Cindy Daniel or Jim O`Bryant** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

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

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2024 SEP 10 AM 11:52  
LAURA A. HUGHES  
COUNTY CLERK  
BY: *VB*

TS No TX07000202-24-1

APN 205465 |

TO No 240464982-TX-RWI

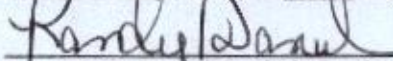
00.0873.0023.0011.00.02.00  
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, November 5, 2024 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.**

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

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

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

WITNESS, my hand this 10 day of SEPTEMBER 2024



By: Randy Daniel or Cindy Daniel or Jim O'Bryant  
Substitute Trustee(s)

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

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.Xome.com](http://www.Xome.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Xome at 800-758-8052**

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

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

TS No TX07000202-24-1

APN 205465 |  
00.0873.0023.0011.00,02.00  
**EXHIBIT "A"**

TO No 240464982-TX-RWI

LOT 11, BLOCK 23, OF DEVONSHIRE VILLAGE 6, AN ADDITION IN KAUFMAN COUNTY, TEXAS,  
ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 3, SLEEVE 541, OF THE  
PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

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

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated January 17, 2014 and recorded under Vol. 4518, Page 121, or Clerk's File No. 2014-0003172 RE-RECORDED 2014-0009391, in the real property records of KAUFMAN County Texas, with Ann Trent as Grantor(s) and PNC Mortgage, a division of PNC Bank, National Association as Original Mortgagee.

Deed of Trust executed by Ann Trent securing payment of the indebtedness in the original principal amount of \$98,722.00 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 Ann Trent. PNC Bank, National Association 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. PNC Bank, N.A. is acting as the Mortgage Servicer for the Mortgagee. PNC Bank, N.A., is representing the Mortgagee, whose address is: 3232 Newmark Drive, Miamisburg, OH 45342.

#### Legal Description:

**TRACT 23 AND 24, COUNTRY CLUB TERRACE SUBDIVISION, AN ADDITION TO THE CITY OF KEMP, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET 2, ENVELOPE 103, REAL PROPERTY RECORDS, KAUFMAN COUNTY, TEXAS.**

### SALE INFORMATION

Date of Sale: 11/05/2024

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.

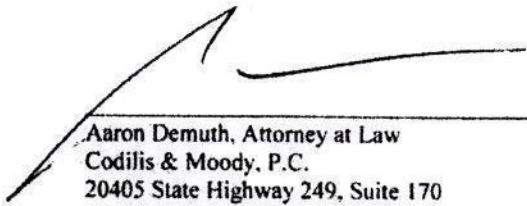


The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee 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 Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.

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

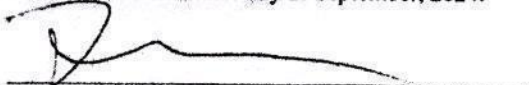
  
\_\_\_\_\_  
Aaron Demuth, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

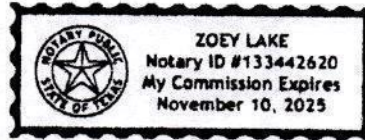
STATE OF TEXAS


COUNTY OF HARRIS

Before me, the undersigned Notary Public, on this day personally appeared Aaron Demuth as Attorney for the Mortgagee and/or Mortgage Servicer known to me or proved to me through a valid State driver's license or other official identification described as Personal Knowledge, to be the person whose name is subscribed to the foregoing instrument and acknowledge to me that he/she executed the same for the purposes and consideration therein expressed.

Executed on this the 9th day of September, 2024.

  
\_\_\_\_\_  
Notary Public Signature



Posted and filed by: 

Printed Name: Donna Stockman

C&M No. 44-23-1506

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2024 SEP 12 AM 7:31  
LAURA A. HUGHES  
COUNTY CLERK

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 5/17/2021	<b>Grantor(s)/Mortgagor(s):</b> JENNIFER BERMEJO, AN UNMARRIED WOMAN AND JORGE RAMIREZ, AN UNMARRIED MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR PULTE MORTGAGE LLC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing, LLC
<b>Recorded in:</b> <b>Volume:</b> 6999 <b>Page:</b> 428 <b>Instrument No:</b> 2021-0019570	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 1 Fountain Plaza, Buffalo, NY 14203
<b>Date of Sale:</b> 11/5/2024	<b>Earliest Time Sale Will Begin:</b> 10:00 AM
<b>Place of Sale of Property:</b> Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 9, BLOCK A, OF TRAVIS RANCH PHASE 2I, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 3, SLEEVE 593, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

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

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

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

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

Dated: 9/11/2024 \_\_\_\_\_

*Thuy Frazier*

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

Dated: 9/12/24 \_\_\_\_\_

*Randy Daniel*  
Printed Name: \_\_\_\_\_  
*Randy Daniel*

Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2024 SEP 12 PM 12:28  
LAURA A. HUGHES  
COUNTY CLERK  
RC

MH File Number: TX-24-103955-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:** 04/26/2021  
**Grantor(s):** BRITTANY WALTHER, AN UNMARRIED WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LOANDEPOT.COM, LLC, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$232,608.00  
**Recording Information:** Book 6975 Page 363 Instrument 2021-0017537  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 3102 ZAPTA ROAD, 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:** Lakeview Loan Servicing, LLC  
**Mortgage Servicer:** Flagstar Bank  
**Current Beneficiary:** Lakeview Loan Servicing, LLC  
**Mortgage Servicer Address:** 5151 Corporate Dr., Troy, MI 48098

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 5th day of November, 2024  
**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, 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, 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, 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, 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  
2024 SEP 12 PM 12:29  
LAURA A. HUGHES  
COUNTY CLERK  
PC

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 Decd 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, 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, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

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

**Certificate of Posting**

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 9/22/09 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 NINE (9) BLOCK "O" OF FINAL PLAT OF WINDMILL FARMS PHASE 4A, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CABINET 3, SLEEVE 513 OF THE PLAT RECORDS OF KAUFMAN COUNTY, TEXAS.

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

A

FILED FOR RECORD  
KAUFMAN CO TEXAS

2024 SEP 19 AM 7:46

LAURA A. HUGHES  
COUNTY CLERK

BY: VB

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

R 1476

T.S. #: 2024-09689-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: 11/5/2024  
Time: The earliest time the sale will begin is 10:00 AM, or within three (3) hours after that time.  
Place: Kaufman County Courthouse, Texas, at the following location: 100 West Mulberry Street, Kaufman, TX 75142 THE FRONT STEPS OF KAUFMAN COUNTY COURTHOUSE

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

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

BEING LOT 55, BLOCK P, OF HEATHER HOLLOW WINDMILL FARMS PHASE 3C-SECTION 3, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 2, PAGE 695, OF THE PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

**Commonly known as:** 3235 CLEAR SPRINGS DR FORNEY, TX 75126

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated 10/4/2021 and recorded in the office of the County Clerk of Kaufman County, Texas, recorded on 10/8/2021 under County Clerk's File No 2021-0041676, in Book 7259 and Page 522 of the Real Property Records of Kaufman County, Texas.

**Grantor(s):** BRITTNEY SCATES, A SINGLE WOMAN  
**Original Trustee:** BLACK, MANN & GRAHAM, LLP  
**Substitute Trustee:** Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Nestor Solutions, LLC  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for HOME POINT FINANCIAL CORPORATION, its successors and assigns  
**Current Mortgagee:** Freedom Mortgage Corporation

T.S. #: 2024-09689-TX

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

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

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

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

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

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

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$303,030.00, executed by BRITTNEY SCATES, A SINGLE WOMAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for HOME POINT FINANCIAL 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:

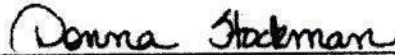
**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

**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. #: 2024-09689-TX

Dated: 9/19/24

Auction.com, Randy Daniel, Cindy Daniel, Jim OBryant, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Janet Pinder, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Bill Gibson, Russell Slaton, Ed Henderson, Tony Hulsey, Jan Rollins, Sharon Hobbs, Matt Dunn, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Jack Beckman, Nestor Solutions, LLC



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

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

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

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

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

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

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated June 27, 2019 and recorded under Vol. 6068, Page 151, or Clerk's File No. 2019-0016068, in the real property records of KAUFMAN County Texas, with Eneayehu Yilma Bunako and Kidist Aregew Tezaro, Husband and Wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Pulte Mortgage LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Eneayehu Yilma Bunako and Kidist Aregew Tezaro, Husband and Wife securing payment of the indebtedness in the original principal amount of \$216,310.00 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 Eneayehu Yilma Bunako, Kidist Aregew Tezaro. Arvest Bank is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Arvest Bank F/K/A Arvest Central Mortgage Company is acting as the Mortgage Servicer for the Mortgagee. Arvest Bank F/K/A Arvest Central Mortgage Company, is representing the Mortgagee, whose address is: 801 John Barrow Road, Suite 1, Little Rock, AR 72205.

#### Legal Description:

**LOT 53, BLOCK K, OF TRAVIS RANCH PHASE 2E-1, A SUBDIVISION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF AS RECORDED IN CABINET 3, SLEEVE 467, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.**

### SALE INFORMATION

**Date of Sale: 11/05/2024**

**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 **Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.**

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

Executed on September 16, 2024.

/s/ Juanita Deaver SBOT No. 24126385, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by: Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-24-02389

FILED FOR RECORD  
KAUFMAN CO TEXAS

2024 SEP 19 AM 7:47

LAURA A. HUGHES  
COUNTY CLERK

BY: 

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 9/23/2015	<b>Grantor(s)/Mortgagor(s):</b> A.C. LIGON AND SABRINA T. LIGON, HUSBAND AND WIFE
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR AMERICAN SOUTHWEST MORTGAGE CORP, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Lakeview Loan Servicing, LLC
<b>Recorded in:</b> <b>Volume:</b> 4882 <b>Page:</b> 179 <b>Instrument No:</b> 2015-0018279	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> Nationstar Mortgage LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 8950 Cypress Waters Blvd., Coppell, TX 75019
<b>Date of Sale:</b> 11/5/2024	<b>Earliest Time Sale Will Begin:</b> 10:00 AM
<b>Place of Sale of Property:</b> Kaufman County Courthouse, 1902 US Highway 175, Kaufman TX 75142 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 17, BLOCK 28, HEARTLAND TRACT A PHASE 3A, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 37, MAP AND/OR 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, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Usselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Randy Daniel or Cindy Daniel or Jim O'Bryant, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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

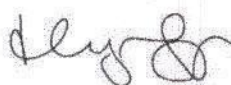
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

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


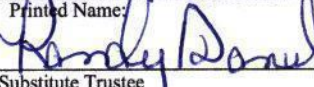
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

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

Dated: 9/17/2024



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

Dated: 9-19-24  
  
Printed Name: Randy Daniel  
  
Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2024 SEP 19 PM 12:42  
LAURA A. HUGHES  
COUNTY CLERK  
BY:  DEPUTY

**MH File Number:** TX-24-104237-POS  
**Loan Type:** Farm Loan

**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: **January 10, 2023**  
Grantor(s): **Kevin Jones, an unmarried man**  
Original Mortgagee: **Mortgage Electronic Registration Systems, Inc. as nominee for Equity Prime Mortgage LLC**  
Original Principal: **\$267,073.00**  
Recording Information: **Book 7948, Page 122**  
Property County: **Kaufman**  
Property: **LOT 22, Block 17, Heartland Tract A, Phase 2A, an Addition in Kaufman County, Texas, according to the plat thereof recorded in Cabinet 2, Envelope 757, amended at Cabinet 2, Envelope 778, Plat Records, Kaufman County, Texas.**  
Property Address: **2023 Kings Forest Drive  
Heartland, 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: **EQUITY PRIME MORTGAGE LLC**  
Mortgage Servicer: **Servbank, SB**  
Mortgage Servicer Address: **3138 E. Elwood Street  
Phoenix, AZ 85034**

**SALE INFORMATION:**

Date of Sale: **November 5, 2024**  
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: **Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Padgett Law Group, Michael J. Burns, Jonathan Smith, Gabrielle A. Davis, or Paige Jones, any to act**  
Substitute Trustee Address: **546 Silicon Dr., Suite 103  
Southlake, TX 76092  
TXAttorney@PadgettLawGroup.com**

**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 / Jonathan Smith/ 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 9/23/24, 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: 9/23/24

Padgett Law Group  
546 Silicon Dr., Suite 103

Southlake, TX 76092

TXAttorney@PadgettLawGroup.com  
(850) 422-2520

WITNESS MY HAND this 23 day of September, 2024.

Donna Stockman

FILED FOR RECORD  
KAUFMAN CO TEXAS

2024 SEP 23 PM 1:42

LAURA A. HUGHES  
COUNTY CLERK

BY: 

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

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

**DEED OF TRUST INFORMATION:**

**Date:** 08/31/2021  
**Grantor(s):** NINA MARIE DUEKER, AN UNMARRIED WOMAN  
**Original Mortgage:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$234,660.00  
**Recording Information:** Book 7191 Page 16 Instrument 2021-0035818  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 2010 SERVAL LN, CRANDALL, TX 75114

**MORTGAGE SERVICING INFORMATION:**

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

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

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 5th day of November, 2024  
**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, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Usselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, 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, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Usselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, 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  
COURT CLERK

2024 SEP 26 AM 7:39

FILED FOR RECORD  
KAUFMAN CO TEXAS

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

**Substitute Trustee(s):** Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

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

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

**Certificate of Posting**

I am Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 7/25/24 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 4, BLOCK "U", 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.

**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:** 06/09/2022  
**Grantor(s):** CODY WAYNE COX AND KAELYNNE DONNA MCALPIN HUSBAND AND WIFE  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$279,837.00  
**Recording Information:** Book 7673 Page 107 Instrument 2022-0022900  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 8779 S FM 148, SCURRY, TX 75158

**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 5th day of November, 2024  
**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, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, 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, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

BY:   
LAURA A. HUGHES  
COUNTY CLERK

FILED FOR RECORD  
KAUFMAN COUNTY TEXAS  
2024 SEP 26 AM 7:39

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, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Auction.com, Jack Beckman, 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 Danna whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 9/20/24 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 Danna

**Exhibit "A"**

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND, PART OF THE VICTOR PANSELL SURVEY, ABSTRACT NO. 386, KAUFMAN COUNTY, TEXAS, ALL OF THAT CERTAIN CALLED 0.210 ACRE TRACT CONVEYED TO WILLIAM A. SLOAN BY LLOYD A. SLOAN, EXECUTOR ON MAY 13, 2021, RECORDED IN VOL. 6990 PAGE 335 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING MORE COMPLETELY DESCRIBED AS FOLLOWS, TO-WIT:

BEGINNING AT A 3/8" IRON ROD FOUND AT THE EAST CORNER OF THE ABOVE MENTIONED 0.210 ACRE TRACT, AT THE NORTH CORNER OF THE MT. OLIVE BAPTIST CHURCH OF SCURRY, TEXAS 0.592 ACRE TRACT, RECORDED IN VOL. 1805, PAGE 24 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING IN THE SOUTHWEST RIGHT OF WAY LINE OF FARM TO MARKET ROAD NO. 148.

THENCE S 51 DEG. 26 MIN. 21 SEC. W, WITH THE NORTHWEST LINE OF SAID 0.592 ACRE TRACT, A DISTANCE OF 184.30 FT. TO A 3/8" IRON ROD FOUND AT THE WEST CORNER OF SAME, AT THE NORTH CORNER OF THE MT. OLIVE BAPTIST CHURCH OF SCURRY, TEXAS 1.361 ACRE TRACT, RECORDED IN VOL. 1974 PAGE 84 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS AND BEING AT THE SOUTHERLY EAST CORNER OF THE TRACY G. MCWHORTER AND MISTI R. MCWHORTER 1.626 ACRE TRACT, RECORDED IN VOL. 5215, PAGE 173 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS.

THENCE N 43 DEG. 45 MIN. 16 SEC. W, WITH THE SOUTHERLY NORTHEAST LINE OF SAID 1.626 ACRE TRACT, A DISTANCE OF 49.76 FT, TO A 3/8" IRON ROD FOUND AT THE SOUTH CORNER OF THE MAXINE PEAVY AND JAMES LINDSEY TRACT NO.2, RECORDED IN VOL. 2176, PAGE 178 OF THE DEED RECORDS OF KAUFMAN COUNTY, TEXAS.

THENCE N 51 DEG. 26 MIN. 21 SEC. E, WITH THE SOUTHEAST LINE OF SAID TRACT NO. 2, A DISTANCE OF 185.25 FT. TO A 3/8" IRON ROD FOUND AT THE EAST CORNER OF SAME AND BEING IN THE SOUTHWEST RIGHT OF WAY LINE OF FARM TO MARKET ROAD NO. 148.

THENCE S 42 DEG. 39 MIN. 21 SEC. E, WITH THE SOUTHWEST RIGHT OF LINE OF FARM TO MARKET ROAD NO. 148, A DISTANCE OF 49.68 FT. TO THE POINT OF BEGINNING, CONTAINING 0.210 OF AN ACRE OF LAND.

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

FILED FOR RECORD  
KAUFMAN CO TEXAS

2024 SEP 26 AM 8:08

LAURA A. HUGHES  
COUNTY CLERK

BY:

VB

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Jack Beckman, David Stockman, Donna Stockman,  
Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie  
Dworsky, Guy Wiggs, Angela Cooper, Jeff Benton  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

106561

TS No TX14000145-24-1

APN 50897 | 00.0944.0003.0018.00.02.02

TO No FIN-24003840

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on May 14, 2001, JOHNNIE A HIGGS as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of RICHARD L. PERRYMAN as Trustee, UNITED STATES OF AMERICA ACTING THROUGH THE RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$98,400.00, payable to the order of United States Department of Agriculture as current Beneficiary, which Deed of Trust recorded on May 22, 2001 as Document No. 07532 in Book 1728, on Page 0023 in Kaufman County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 50897 | 00.0944.0003.0018.00.02.02

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 Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Angela Cooper, Jeff Benton 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 United States Department of Agriculture, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

TS No TX14000145-24-1

APN 50897 | 00.0944.0003.0018.00.02.02

TO No FIN-24003840

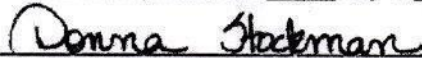
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, November 5, 2024 at 11:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Kaufman County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **On the front steps of the Kaufman County Justice Center, 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.**

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

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

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

WITNESS, my hand this 23 day of September, 2024.



By: Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Angela Cooper, Jeff Benton  
Substitute Trustee(s)

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

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.insourcelogic.com](http://www.insourcelogic.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766**

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

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

TS No TX14000145-24-1

APN 50897 | 00.0944.0003.0018.00.02.02

TO No FIN-24003840

**EXHIBIT "A"**

The following described property is located in the County of Kaufman:

Being Lot 18, in Block C, of Eastwood Addition no. 2, an addition to the City of Forney, Texas, according to the map thereof recorded in Cabinet 2, page 286, plat records of Kaufman County, Texas.

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

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

### INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated December 31, 2021 and recorded under Vol. 7416, Page 180, or Clerk's File No. 2022-0000800, in the real property records of KAUFMAN County Texas, with Noella Kabongo, unmarried woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Everett Financial, Inc. dba Supreme Lending, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Noella Kabongo, unmarried woman securing payment of the indebtedness in the original principal amount of \$279,569.00 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 Noella Kabongo. TH MSR Holdings 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. RoundPoint Mortgage Servicing LLC is acting as the Mortgage Servicer for the Mortgagee. RoundPoint Mortgage Servicing LLC, is representing the Mortgagee, whose address is: 446 Wrenplace Road, Fort Mill, SC 29715.

#### Legal Description:

**LOT 10, BLOCK 39, HEARTLAND PHASE 14, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET 3, PAGE 679, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS**

### SALE INFORMATION

**Date of Sale: 11/05/2024**

**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 Brandy Bacon, Jack Beckman, Brenda Wiggs, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Conrad Wallace, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Guy Wiggs, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee.**

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

Executed on September 20, 2024.

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

Posted and filed by: Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-24-02249

FILED FOR RECORD  
KAUFMAN CO TEXAS  
2024 SEP 26 AM 8:09  
LAURA A. HUGHES  
COUNTY CLERK  
BY: 

**NOTICE OF TRUSTEE SALE**

*“Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active duty including active military duty 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.”*

Date: September 23, 2024

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2024 SEP 26 AM 9:26  
BY: \_\_\_\_\_  
DEPUTY  
LARA A. HUGHES  
COUNTY CLERK

**CONTRACT FOR DEED**

DATE: June 18, 2017  
BUYER: Sylvia Sifuentes and Abraham Sifuentes Hernandez  
BUYER’S ADDRESS: 7929 Valentine Ct  
Dallas, Texas 75217  
SELLER: Dresco Investments, Inc.  
COUNTY WHERE PROPERTY IS LOCATED: Kaufman  
PROPERTY: Lot 37 Diamond Acres PH II, Kaufman County, Texas  
HOLDER: Dresco Investments, Inc.  
PO Box 490069  
Key Biscayne, Florida 33149  
TRUSTEE: Robert J. Rockett or Cathyrine Rockett or Rebecca Martinez  
SENDER OF NOTICE: Robert J. Rockett  
307 W. 7<sup>th</sup> Street #1719  
Fort Worth, Texas 76102

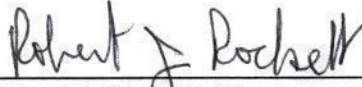
DATE of PROPERTY SALE: (First Tuesday of the Month): November 5, 2024

PLACE OF PROPERTY SALE: Front steps of the Justice Center of Kaufman County Courthouse 1902 U.S, HWY 175, Kaufman County, Texas 75142 or if no area is designated the area by the Commissioners Court where sales are to take place.

EARLIEST TIME OF SALE OF PROPERTY: **10:00 AM**

Default has occurred in the Contract for Deed. Buyer has failed to cure the default after notice, and the period to cure has expired. Seller, the owner, and holder of the Contract for Deed, has designated Trustee to post, file, and serve notice of the sale and conduct the sale as prescribed by section 51.002 of the Texas Property Code.

Trustee will sell the Property at public auction to the highest bidder for cash at the Place of Sale on the Date of Sale to satisfy the unpaid balance of the Contract for Deed. The earliest time the sale will begin is the Time of Sale, and the sale will be conducted no later than three hours after that time.



---

Robert J. Rockett, Trustee

Robert J. Rockett  
307 West 7<sup>th</sup> St Ste. 1719  
Fort Worth, Texas 76102  
817-332-2434

STATE OF TEXAS

§

COUNTY OF KAUFMAN

§

§

**NOTICE OF FORECLOSURE SALE**

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2024 OCT -9 PM 4:22

LAURA A. HUGHES  
COUNTY CLERK

BY: 

Notice is hereby given of a public foreclosure sale.

1. **Property to be Sold:** The property to be sold is certain real property located in Kaufman County, Texas and more fully described as:

2378 Neff Lane, Forney, TX 75126; a/k/a

Lot 19, in Block A, of Clements Ranch 6, an Addition in Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Slide 622, of the Map or Plat Records of Kaufman County, Texas;

2. **Owner(s):** Ms. Nyasha Monacler Madamombe

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

**Date:** Tuesday, November 5, 2024

**Time:** Between the hours of 10:00 a.m. and 1:00 p.m. The sale shall commence at no earlier time than 10:00 a.m.

**Place:** At the County Courthouse in Kaufman County, Texas, in the area where foreclosure sales are to take place as designated by the commissioner's court of said county, said designation having been recorded in the real property records of said county.

4. **Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of the sale for the property being sold. The Property will be sold "as is", "where is" and "with all faults" of whatever nature or kind. NO warranty or representation of any kind is made regarding the property.

The sale will be made expressly subject to the provisions of the Declaration, any and all prior matters of records affecting the Property and any rights of redemption granted by law. **Prospective bidders are strongly urged to examine the applicable property records and the law.**

5. **Type of Sale:** The sale is a foreclosure sale to foreclose the Lien of Clements Ranch Homeowners Association, Inc. for the failure of the above-referenced owner(s) to pay assessments

and related charges against the Property as reflected in the Notice of Lien filed in the County Clerk's Office.

6. **Obligation Secured:** The Lien as reflected in the Notice of Lien secures the failure to pay assessments and related charges to the Association in the amount of \$7,428.73, as of October 4, 2024.

7. **Default and Request to Act:** Default has occurred by the failure to pay assessments to the Association, and the Association has requested me as agent on behalf of the Association to conduct this sale. Notice is given that before the sale the Association may appoint another person as agent or trustee to conduct the sale.

**Dated:** October 8, 2024



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**Jack Manning, Casey Meyers, Lance Erickson,  
Philip Traynor, Shannon Spizman, Vrutti  
Patel, and Jennifer Chacko, Attorneys &  
Substitute Trustees**

**MANNING & MEYERS**  
Attorneys at Law  
4340 N. Central Expressway, Suite 200  
Dallas, Texas 75206  
(214) 823-6600 – Telephone  
(214) 821-3800 – Facsimile

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED ABOVE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE ABOVE-NAMED ASSOCIATION.**

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2024 OCT -9 PM 4:22

LAURA A. HUGHES  
COUNTY CLERK

BY: 

STATE OF TEXAS §  
COUNTY OF KAUFMAN §

**NOTICE OF FORECLOSURE SALE**

Notice is hereby given of a public foreclosure sale.

1. **Property to be Sold:** The property to be sold is certain real property located in Kaufman County, Texas and more fully described as:

2419 San Marcos Drive, Forney, TX 75126; a/k/a

Lot 7, Block "H", of Clements Ranch, Phase 3, a Subdivision in Kaufman County, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Sleeve 445, Plat Records of Kaufman County, Texas;

2. **Owner(s):** Mr. Martin Andrade, Jr.

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

**Date:** Tuesday, November 5, 2024

**Time:** Between the hours of 10:00 a.m. and 1:00 p.m. The sale shall commence at no earlier time than 10:00 a.m.

**Place:** At the County Courthouse in Kaufman County, Texas, in the area where foreclosure sales are to take place as designated by the commissioner's court of said county, said designation having been recorded in the real property records of said county.

4. **Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of the sale for the property being sold. The Property will be sold "as is", "where is" and "with all faults" of whatever nature or kind. NO warranty or representation of any kind is made regarding the property.

The sale will be made expressly subject to the provisions of the Declaration, any and all prior matters of records affecting the Property and any rights of redemption granted by law. **Prospective bidders are strongly urged to examine the applicable property records and the law.**

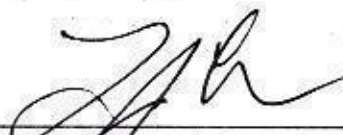
5. **Type of Sale:** The sale is a foreclosure sale to foreclose the Lien of Clements Ranch Homeowners Association, Inc. for the failure of the above-referenced owner(s) to pay assessments

and related charges again the Property as reflected in the Notice of Lien filed in the County Clerk's Office.

6. **Obligation Secured:** The Lien as reflected in the Notice of Lien secures the failure to pay assessments and related charges to the Association in the amount of \$5,305.65, as of September 19, 2024.

7. **Default and Request to Act:** Default has occurred by the failure to pay assessments to the Association, and the Association has requested me as agent on behalf of the Association to conduct this sale. Notice is given that before the sale the Association may appoint another person as agent or trustee to conduct the sale.

**Dated:** September 19, 2024



\_\_\_\_\_  
**Jack Manning, Casey Meyers, Lance Erickson,  
Philip Traynor, Shannon Spizman, Vrutti  
Patel, and Jennifer Chacko, Attorneys &  
Substitute Trustees**

**MANNING & MEYERS**  
Attorneys at Law  
4340 N. Central Expressway, Suite 200  
Dallas, Texas 75206  
(214) 823-6600 – Telephone  
(214) 821-3800 – Facsimile

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED ABOVE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE ABOVE-NAMED ASSOCIATION.**

24TX255-0050  
309 E. MOWRY ST., CRANDALL, TX 75114

### NOTICE OF FORECLOSURE SALE

**Property:** The Property to be sold is described as follows:  
  
SEE EXHIBIT A

**Security Instrument:** Deed of Trust dated May 6, 2024 and recorded on May 13, 2024 as Instrument Number 2024-0014483 in the real property records of KAUFMAN County, Texas, which contains a power of sale.

**Sale Information:** November 05, 2024, 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 QUALITY HOMEBUYERS LLC secures the repayment of a Note dated May 6, 2024 in the amount of \$142,800.00. BFSR4, LLC, whose address is c/o Boomerang Capital Partners, LLC, 2152 S. Vineyard #105, Mesa, AZ 85210, is the current mortgagee of the Deed of Trust and Note and Boomerang Capital Partners, 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.

FILED FOR RECORD  
KAUFMAN CO TEXAS

2024 OCT 10 AM 7:08

LAURA A HUGHES  
COUNTY CLERK

BY: 

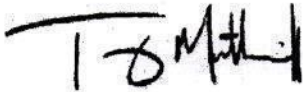


4826104

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

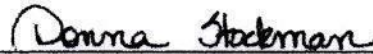
**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

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



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



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Substitute Trustee(s): Terry Waters, Bruce Miller, David Ray, Thomas Lester, Ashlee Luna, Kinney Lester, Ramiro Cuevas, Cary Corenblum, Joshua Sanders, Matthew Hansen, Angie Uselton, Aurora Campos, Dana Kamin, Lisa Bruno, Meryl Olsen, Jack Beckman, David Stockman, Donna Stockman, Michelle Schwartz, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Jeff Benton, Brenda Wiggs, Guy Wiggs, Angela Cooper, Randy Daniel, Cindy Daniel, Jim O'Bryant, 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 10th day of October, 2024, 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

All that certain lot, tract or parcel of land situated within the corporate limits of the City of Crandall, Kaufman County, Texas, being part of Lots No. 1 and 2, of Block No. 14 as shown on Plat of said City recorded in Volume 107, Page 584, of the Deed Records of Kaufman County, Texas, and being more completely described as follows, to-wit; BEGINNING at a 1/2" iron rod for corner at the East corner of Lot No. 1, the East corner of said Block No. 14 and being at the intersection of the Northwest line of Mowry Street with the Southwest line of Sixth Street; THENCE S 72 deg. 30 min. W, with the Southwest line of Block No. 14 and the Southeast line of Lot No. 1, a distance of 90.00 ft. to a 1/2" iron rod for corner; THENCE N 17 deg. 30 min. W, a distance of 100.00 ft. to a 1/2" iron rod in the Northwest line of Lot No. 2; THENCE N 72 deg. 30 min. E, with the said Northwest line, a distance of 90.00 ft. to a 1/2" iron rod at the North corner of said Lot No. 2 and in the Southwest line of Sixth Street; THENCE S 17 deg. 30 min. E, with the Southwest line of Sixth Street, a distance of 100.00 ft to the place of beginning.

# Notice of Foreclosure Sale & Appointment of Substitute Trustee

**Date:** 10/9/2024

**Type of Security Instrument:** Deed of Trust

**Date of Instrument:** November 19, 2019

**Debtor:** Teresa A. Goforth

**Original Trustee:** Jess Laird

**Substitute Trustee:** James N. Richards or Clayton Gaddis

**Current Beneficiary:** LJ4C Group, LLC

**County of Property:** Kaufman County, Texas

**Recording Information:** Kaufman County Real Property Records Document Number 2019-0029634

**Property Description:** See Exhibit A

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2024 OCT 10 AM 8:41  
BY  
LAURA A. HUGHES  
COUNTY CLERK

**Date of Sale of Property:** November 5, 2024

**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 James N. Richards or Clayton Gaddis, either 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  
214-559-7387

  
James N. Richards  
407 E. Corsicana Street  
Athens, Texas 75751  
Ph: 214-559-7387  
Fx: 817-518-9286  
Email: nate@jnrichardslawpc.com

Executed on 10/9/24

## **EXHIBIT A**

**ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND SITUATED IN THE ANDREW H. HENRY SURVEY, ABSTRACT NO. 221, AND THE WILLIAM FULCHER SURVEY ABSTRACT NO. 153, KAUFMAN COUNTY, TEXAS, BEING ALL OF THE SECOND TRACT AND PART OF THE FIRST AND THIRD TRACT AS CONVEYED TO LEO M. HOPKINS RECORDED IN VOLUME 418, PAGE 271, DEED RECORDS, KAUFMAN COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS RECORDED AT INSTRUMENT NUMBERS 2016-0013205 AND 2016-0013206 IN THE REAL PROPERTY RECORDS OF KAUFMAN COUNTY, TEXAS AS FOLLOWS:**

**BEGINNING AT A POINT FOR CORNER NEAR THE CENTER OF COUNTY ROAD 351 AND THE SOUTHWEST MARGIN OF COUNTY ROAD 351A, SAID POINT BEING THE EAST CORNER OF HEREIN DESCRIBED TRACT AND THE SOUTH CORNER OF A TRACT OF LAND CONVEYED TO JACK A. SMITHHART RECORDED IN VOLUME 759, PAGE 189, DEED RECORD KAUFMAN COUNTY, TEXAS, FROM WHICH A 8 INCH STEEL POST FOR WITNESS BEARS NORTH 45 DEGREES 55 MINUTES 25 SECONDS WEST - 22.68 FEET;**

**THENCE SOUTH 43 DEGREES 24 MINUTES 39 SECONDS WEST WITHIN SAID COUNTY ROAD 351 A DISTANCE OF 671.05 FEET TO AN ANGLE POINT FROM WHICH A 3/8 INCH IRON ROAD FOUND FOR WITNESS BEARS SOUTH 49 DEGREES 27 MINUTES 06 SECONDS EAST - 9.12 FEET;**

**THENCE SOUTH 53 DEGREES 44 MINUTES 06 SECONDS WEST A DISTANCE OF 177.69 FEET TO A 60D NAIL FOUND FOR ANGLE POINT NEAR THE CENTER OF SAID COUNTY ROAD 351;**

**THENCE SOUTH 44 DEGREES 58 MINUTES 36 SECONDS WEST WITHIN SAID COUNTY ROAD 351 A DISTANCE OF 1152.79 FEET TO A 1/2 INCH IRON ROD FOUND FOR ANGLE POINT;**

**THENCE SOUTH 45 DEGREES 16 MINUTES 51 SECONDS WEST WITHIN SAID COUNTY ROAD 351, A DISTANCE OF 308.36 FEET TO A POINT FOR CORNER, THE SOUTH CORNER OF SAID HOPKINS SECOND TRACT AND THE EAST CORNER OF A TRACT OF LAND CONVEYED TO MELINDA JURICA RECORDED IN DOCUMENT NO. 2010-0008079 REAL PROPERTY RECORDS, KAUFMAN COUNTY, TEXAS, FROM WHICH A 60D NAIL FOUND FOR WITNESS BEARS SOUTH 45 DEGREES 16 MINUTES 51 SECONDS WEST - 170.98 FEET;**

**THENCE NORTH 46 DEGREES 00 MINUTES 18 SECONDS WEST ALONG THE NORTHEAST LINE OF SAID JURICA TRACT PASSING A CROSS THE FENCE CORNER FOR WITNESS AT 23.48 FEET AND CONTINUING FOR TOTAL DISTANCE OF 2375.31 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER, THE**

**WEST CORNER OF SAID HOPKINS SECOND TRACT AND HEREIN DESCRIBED TRACT, THE NORTHEAST CORNER OF SAID JURICA TRACT, SAID POINT BEING IN THE SOUTH LINE OF A TRACT OF LAND CONVEYED TO C. D. JACK'S INC. RECORDED IN VOLUME 1334, PAGE 963, OFFICIAL PUBLIC RECORDS KAUFMAN COUNTY, TEXAS;**

**THENCE NORTH 69 DEGREES 55 MINUTES 45 SECONDS EAST ALONG THE SOUTH LINE OF SAID JACK'S TRACT A DISTANCE OF 740.13 FEET TO A 1/2 INCH IRON ROD FOUND ANGLE POINT NEAR THE CENTER OF COUNTY ROAD 351A;**

**THENCE NORTH 51 DEGREES 06 MINUTES 33 SECONDS EAST WITHIN SAID COUNTY ROAD 351A, A DISTANCE OF 531.90 FEET TO A 1/2 INCH IRON ROD FOUND FOR ANGLE POINT;**

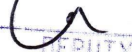
**THENCE NORTH 51 DEGREES 56 MINUTES 27 SECONDS EAST WITHIN SAID COUNTY ROAD 351A, A DISTANCE OF 593.10 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW CAP ST AMPED B G & A RPLS 5569 FOR ANGLE POINT  
THENCE 53 DEGREES 26 MINUTES 02 SECONDS EAST WITHIN SAID COUNTY ROAD 351A, A DISTANCE OF 536.15 FEET TO A POINT FOR CORNER, THE NORTH CORNER OF HEREIN DESCRIBED TRACT, AND THE WEST CORNER OF SAID SMITHHART TRACT, SAID POINT BEING IN THE SOUTHWEST MARGIN OF SAID COUNTY ROAD 351A;**

**THENCE SOUTH 45 DEGREES 55 MINUTES 25 SECONDS EAST ALONG THE SOUTHWEST MARGIN OF SAID COUNTY ROAD 351A, AND SAID SMITHHART TRACT PASSING A 8 INCH STEEL POST FOR WITNESS AT 17.37 FEET AND CONTINUING FOR A TOTAL DISTANCE OF 1865.73 FEET TO THE PLACE OF BEGINNING AND CONTAINING 4,725,904.016 SQUARE FEET OR 108.492 ACRES OF LAND.**

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2024 OCT 10 PM 12:34

0000010148799  
LAURA A. HUGHES  
COUNTY CLERK

BY:  FIDELITY

3819 STAR MESA STREET  
HEARTLAND, TX 75126

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

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

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

Date: November 05, 2024

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 14, 2022 and recorded in Document CLERK'S FILE NO. 2022-0039119 real property records of KAUFMAN County, Texas, with KAREN JANE R DUNLAP AND MELVIN L DUNLAP JR, WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by KAREN JANE R DUNLAP AND MELVIN L DUNLAP JR, WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$362,120.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC is the current mortgagee of the note and Deed of Trust or Contract Lien.

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

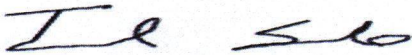
**6. Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer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

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



**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 10-10-24 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: 10-10-24

3819 STAR MESA STREET  
HEARTLAND, TX 75126

0000010148799

0000010148799

KAUFMAN

**EXHIBIT "A"**

LOT 42, BLOCK 20, OF HEARTLAND PHASE 20, AN ADDITION TO KAUFMAN COUNTY, TEXAS, ACCORDING TO AMENDING PLAT THERE OF RECORDED IN CABINET 4, SLIDE 40, PLAT RECORDS, KAUFMAN COUNTY, TEXAS

## NOTICE OF FORECLOSURE SALE

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

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

Legal Description: See Exhibit "A"

2. *Instrument to be foreclosed:* ' Deed of Trust dated June 2, 2022, in the original amount of \$124,920.00 being executed by Neighborhood Partner, Inc. and JAM Home Solutions, LLC in favor of Neighborhood Partner, Inc. and JAM Home Solutions, LLC and being recorded in Instrument No. 2022-0021689 in Kaufman County, together with any other provision of the Promissory Note agreement between Neighborhood Partner, Inc., JAM Home Solutions, LLC, Nicolas Quezada Martinez and Evelyn Hernandez dated June 2, 2022 in the event of a default.

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

Date: 11/05/2024

Time: The sale will begin no earlier than 1:00 PM or no later than three hours thereafter.

Place: Kaufman County Courthouse, Texas at the following location: 1902 US Highway 175 Kaufman, TX 75142 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.

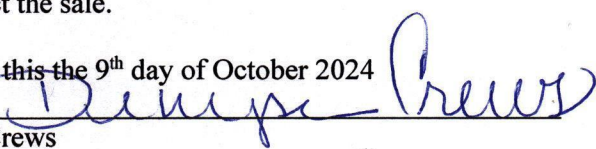
Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

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. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. 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.

5. *Obligations Secured.* The Deed of Trust executed by Nicolas Quezada Martinez and Evelyn Hernandez as Grantor and Neighborhood Partner, Inc and JAM Home Solutions, LLC as Grantee, provides that it secures the payment of the indebtedness in the original principal amount of \$124,920.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals, assignments and extensions of the note. Neighborhood Partner, Inc and JAM Home Solutions, LLC is the current mortgagee of the note and deed of trust

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

Executed this the 9<sup>th</sup> day of October 2024

  
Denyse Crews  
Substitute Trustee

c/o Neighborhood Partner, Inc & JAM Home Solutions, LLC 9129 Belshire Dr., #100, North Richland Hills, TX 76182

**EXHIBIT A**

**LEGAL DESCRIPTION OF THE PROPERTY**

BEING ALL OF LOTS 4, 5, 6, AND A PORTION OF LOT 3, BLOCK 40, OF THE ORIGINAL TOWN OF MABANK, AN ADDITION TO THE CITY OF MABANK, KAUFMAN COUNTY, TEXAS, SAME BEING A REMAINDER TRACT CONVEYED UNTO TURN KEY CAPITAL GROUP, LLC., BY DEED RECORDED IN INSTRUMENT NO. 2010-0017576, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD SET WITH YELLOW CAP STAMPED "CBG SURVEYING" FOR CORNER, SAID CORNER BEING THE NORTHWEST CORNER OF A TRACT OF LAND CONVEYED UNTO GARY PARKHURST AND SYLVIA PARKHURST BY DEED RECORDED IN INSTRUMENT NO. 2009-0020729, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS, BEING IN THE SOUTH LINE OF W. EUBANK STREET (A VARIABLE WIDTH RIGHT-OF-WAY);

THENCE SOUTH 16 DEGREES 01 MINUTES 25 SECONDS WEST, ALONG THE WEST LINE OF SAID PARKHURST TRACT, A DISTANCE OF 115.00 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW CAP STAMPED "CBG SURVEYING" FOR CORNER, SAID CORNER BEING THE SOUTHWEST CORNER OF SAID PARKHURST TRACT, SAID CORNER BEING IN THE NORTH LINE OF A 20 FOOT WIDE PUBLIC ALLEY;

THENCE NORTH 74 DEGREES 30 MINUTES 02 SECONDS WEST, ALONG THE NORTH LINE OF SAID ALLEY. A DISTANCE OF 86.45 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW CAP STAMPED "CBG SURVEYING" FOR CORNER, SAID CORNER BEING THE SOUTHEAST CORNER OF A TRACT OF LAND CONVEYED UNTO CALEB KEY BY DEED RECORDED IN INSTRUMENT NO. 2018-009038, OFFICIAL PUBLIC RECORDS, KAUFMAN COUNTY, TEXAS;

THENCE NORTH 15 DEGREES 30 MINUTES 01 SECONDS EAST, ALONG THE EAST LINE OF SAID KEY TRACT, A DISTANCE OF 115.00 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW CAP STAMPED "CBG SURVEYING" FOR CORNER, SAID CORNER BEING THE NORTHEAST CORNER OF SAID KEY TRACT, BEING IN THE SOUTH LINE OF SAID W. EUBANK STREET;

THENCE SOUTH 74 DEGREES 30 MINUTES 00 SECONDS EAST, ALONG THE SOUTH LINE OF SAID W. EUBANK STREET, A DISTANCE OF 87.50 FEET TO THE POINT OF BEGINNING AND CONTAINING 10,002 SQUARE FEET OR 0.230 ACRES OF LAND.

BY:  LAURA HUGHES  
COUNTY CLERK  
DEPUTY

2024 OCT 10 AM 10:38

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 10, BLOCK M OF MUSTANG CREEK, PHASE 2, AN ADDITION TO THE CITY OF FORNEY, KAUFMAN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN CABINET 2, PAGE 469, OF THE MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 02/16/2022 and recorded in Document 2022-0007023 real property records of Kaufman County, Texas.

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

Date: 11/05/2024

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 NTX ASSET MANAGEMENT LLC, provides that it secures the payment of the indebtedness in the original principal amount of \$204,750.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Metropolitan Life Insurance Company is the current mortgagee of the note and deed of trust and FAY SERVICING, LLC is mortgage servicer. A servicing agreement between the mortgagee, whose address is Metropolitan Life Insurance Company c/o FAY SERVICING, LLC, 425 S. Financial Place, Suite 2000, Chicago, IL 60605 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

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

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

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

Certificate of Posting

I am Randy Daniel whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 10/10/24 I filed this Notice of Foreclosure Sale at the office of the Kaufman County Clerk and caused it to be posted at the location directed by the Kaufman County Commissioners Court.

FILED FOR RECORD  
KAUFMAN CO TEXAS

2024 OCT 10 PM 12:07

Laura Hughes  
County Clerk

R.V. [Signature]

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**KAUFMAN County**

**Deed of Trust Dated:** December 5, 2023

**Amount:** \$431,048.00

**Grantor(s):** DIEUDONNE B RUSAGARA

**Original Mortgagee:** PARAMOUNT RESIDENTIAL MORTGAGE GROUP, INC., A CALIFORNIA CORPORATION

**Current Mortgagee:** PANORAMA MORTGAGE GROUP, LLC

**Mortgage Servicer and Address:** c/o SERVBANK, SB, 3201 ORCHARD ROAD, OSWEGO, IL 60543

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

**Recording Information:** Document No. 2023-0034144

**Legal Description:** LOT 86, BLOCK 26, DEVONSHIRE VILLAGE 7, AN ADDITION TO THE COUNTY OF KAUFMAN, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET 3, PAGE 664, MAP AND/OR PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

**Date of Sale:** November 5, 2024 between the hours of 10:00 AM and 1:00 PM.

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

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

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

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

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

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

Anthony Adam Garcia, ATTORNEY AT LAW

HUGHES, WATTERS & ASKANASE, L.L.P.

1201 Louisiana, SUITE 2800

Houston, Texas 77002

Reference: 2024-003965

Printed Name: Randy Daniel

c/o Auction.com, LLC

1 Mauchly

Irvine, California 92618

FILED FOR RECORD  
KAUFMAN CO TEXAS

2024 OCT 10 PM 12:09

LAURA A. HUGHES  
COUNTY CLERK

BY:

**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:** 07/21/1997  
**Grantor(s):** WAYNE LEE ET UX MALINDA LEE  
**Original Mortgagee:** JIM WALTER HOMES, INC.  
**Original Principal:** \$68,570.00  
**Recording Information:** Book 1268 Page 771 Instrument 09245  
**Property County:** Kaufman  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 107 LAROE ST, TERRELL, TX 75160

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** U.S. Bank National Association, not in its individual capacity, but solely as Trustee of the NRZ Pass-Through Trust VII-B (Pref)  
**Mortgage Servicer:** Shellpoint Mortgage Servicing  
**Current Beneficiary:** U.S. Bank National Association, not in its individual capacity, but solely as Trustee of the NRZ Pass-Through Trust VII-B (Pref)  
**Mortgage Servicer Address:** 75 Beattie Place, Suite 300, Greenville, SC 29601

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 5th day of November, 2024  
**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, 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, 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, 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, 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

2024 OCT 10 PM 12:09

LAURA A. HUGHES  
COUNTY CLERK

9624-1185

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POSTPKG

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, 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, 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 10/10/09 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 LOT, TRACT OR PARCEL OF LAND SITUATED IN THE CITY OF TERRELL, KAUFMAN COUNTY, TEXAS, AND BEING THREE PARCELS OF LAND, LOCATED IN A PART OF BLOCK 632, REVISED ADDITION OF TERRELL AND A PART OF BLOCK A, LOT 12, GORDON'S SECOND ADDITION, RECORDED IN PLAT CABINET 1 AT SLIDE 8 KAUFMAN COUNTY DEED RECORDS, AND BEING THE SAME TRACTS OF LAND DESCRIBED IN A WARRANTY DEED FROM FRANK H. WILLIAMS TO TOM D. STODGHILL, RECORDED IN VOLUME 692 AT PAGE 750 KAUFMAN COUNTY DEED RECORDS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:  
BEGINNING AT AN IRON ROD SET FOR CORNER AT THE NORTHEAST INTERSECTION OF LAROE STEET AND THE NORTHWEST LINE OF JERRY DRIVE;  
THENCE N45 DEGREES 00'00"W AND ALONG THE NORTHEAST LINE OF LAROE STREET A DISTANCE OF 77.00 FEET TO A 2" PIPE FOUND FOR CORNER;  
THENCE N44 DEGREES 09'12"E A DISTANCE OF 136.32 FEET TO A 1" PIPE FOUND FOR CORNER AT THE BASE OF A CHAIN LINK FENCE CORNER;  
THENCE S44 DEGREES 36'10"E A DISTANCE OF 78.11 FEET TO AN IRON ROD SET FOR CORNER ON THE NORTHWEST LINE OF JERRY DRIVE AND IN A CHAIN LINK FENCE LINE;  
THENCE S44 DEGREES 37' 07"W AND ALONG THE NORTHWEST LINE OF JERRY DRIVE A DISTANCE OF 135.77 FEET TO RETURN TO THE PLACE OF BEGINNING AND CONTAINING 0.2422 ACRES OF LAND.

**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.**

State of Texas        )  
                                  )  
County of Dallas    )

WHEREAS, by Texas Home Equity Security Document and Deed of Trust dated May 19, 2023, Erica C. Harris n/k/a Erica Robinson as Grantor, conveyed to V. Eric Pointer, as Trustee(s), the property situated in Kaufman County, Texas, commonly known as 1117 Ainsley Lane, Forney, Texas 75126-4805, to wit:

Lot 31, Block 26, of DEVONSHIRE VILLAGE 6, an Addition in Kaufman County, Texas, according to the map or plat thereof as recorded in Cabinet 3, Sleeve 541, of the Plat Records, Kaufman County, Texas

(hereinafter referred to as the "Property") to secure that one certain Home Equity Line of Credit therein described with a credit limit in the amount of \$40,001.00, executed by Erica C. Harris and made payable to Credit Union of Texas (hereinafter referred to as the "Line of Credit"), which Texas Home Equity Security Document and Deed of Trust is recorded as Instrument No. 2023-0014455 in the Real Property Records of Kaufman County, Texas (hereinafter referred to as the "Deed of Trust"); and

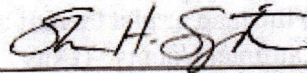
WHEREAS, the undersigned has been appointed as Substitute Trustee in the place and stead of V. Eric Pointer, Trustee(s) in the aforesaid Deed of Trust, said appointment being in the manner authorized by the Deed of Trust; and

WHEREAS, default has occurred under the terms of the Line of Credit and the Deed of Trust,


and the indebtedness evidenced therein is now wholly due, the owner and holder of said indebtedness has requested the undersigned to sell the Property to satisfy same.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, the 5<sup>th</sup> day of November, 2024, at the earliest at 1:00 p.m. or within three hours after that time at the front steps of the Kaufman County Justice Center located at 1902 US Highway 175, Kaufman, Kaufman County, Texas, or as otherwise designated by the County Commissioners Court of Kaufman County, Texas, Sharon H. Sjostrom, Thomas H. Duke or Victoria Tompkins will begin to sell, for cash, the Property to the highest bidder. Said sale will occur between the earliest time to begin the sale as specified above and 4:00 o'clock p.m.

SIGNED this 1st day of October, 2024.



Sharon H. Sjostrom, Substitute Trustee  
[ssjostrom@blalack.com](mailto:ssjostrom@blalack.com)  
Blalack & Williams, P.C.  
4851 LBJ Freeway, Suite 750  
Dallas, TX 75244  
214/630-1916; 214/630-1112 (fax)

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2024 OCT 11 PM 1:33  
LAURA A. HIGGINS  
COUNTY CLERK  


# Notice of Foreclosure Sale & Appointment of Substitute Trustee

**Date:** 10/15/2024  
**Type of Security Instrument:** Deed of Trust  
**Date of Instrument:** July 8, 2016  
**Debtor:** Teresa A. Goforth  
**Original Trustee:** Jess Laird  
**Substitute Trustee:** James N. Richards or Clayton Gaddis  
**Current Beneficiary:** LJ4C Group, LLC

**County of Property:** Kaufman County, Texas

**Recording Information:** Kaufman County Real Property Records Document Number 2016-0013206

**Property Description:** See Exhibit A

**Date of Sale of Property:** November 5, 2024

**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 James N. Richards or Clayton Gaddis, either 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  
214-559-7387

  
James N. Richards  
407 E. Corsicana Street  
Athens, Texas 75751  
Ph: 214-559-7387  
Fx: 817-518-9286  
Email: nate@jnrichardslawpc.com

Executed on 10/9/24

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2024 OCT 15 AM 8:39  
BY: LAURA A. HUGHES  
COUNTY CLERK

## EXHIBIT A

ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND SITUATED IN THE ANDREW H. HENRY SURVEY, ABSTRACT NO. 221, AND THE WILLIAM FULCHER SURVEY ABSTRACT NO. 153, KAUFMAN COUNTY, TEXAS, BEING ALL OF THE SECOND TRACT AND PART OF THE FIRST AND THIRD TRACT AS CONVEYED TO LEO M. HOPKINS RECORDED IN VOLUME 418, PAGE 271, DEED RECORDS, KAUFMAN COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS RECORDED AT INSTRUMENT NUMBERS 2016-0013205 AND 2016-0013206 IN THE REAL PROPERTY RECORDS OF KAUFMAN COUNTY, TEXAS AS FOLLOWS:

BEGINNING AT A POINT FOR CORNER NEAR THE CENTER OF COUNTY ROAD 351 AND THE SOUTHWEST MARGIN OF COUNTY ROAD 351A, SAID POINT BEING THE EAST CORNER OF HEREIN DESCRIBED TRACT AND THE SOUTH CORNER OF A TRACT OF LAND CONVEYED TO JACK A. SMITHART RECORDED IN VOLUME 759, PAGE 189, DEED RECORD KAUFMAN COUNTY, TEXAS, FROM WHICH A 8 INCH STEEL POST FOR WITNESS BEARS NORTH 45 DEGREES 55 MINUTES 25 SECONDS WEST - 22.68 FEET;

THENCE SOUTH 43 DEGREES 24 MINUTES 39 SECONDS WEST WITHIN SAID COUNTY ROAD 351 A DISTANCE OF 67105 FEET TO AN ANGLE POINT FROM WHICH A 3/8 INCH IRON ROAD FOUND FOR WITNESS BEARS SOUTH 49 DEGREES 27 MINUTES 06 SECONDS EAST - 9.12 FEET;

THENCE SOUTH 53 DEGREES 44 MINUTES 06 SECONDS WEST A DISTANCE OF 177.69 FEET TO A 60D NAIL FOUND FOR ANGLE POINT NEAR THE CENTER OF SAID COUNTY ROAD 351;

THENCE SOUTH 44 DEGREES 58 MINUTES 36 SECONDS WEST WITHIN SAID COUNTY ROAD 351 A DISTANCE OF 1152.79 FEET TO A 1/2 INCH IRON ROD FOUND FOR ANGLE POINT;

THENCE SOUTH 45 DEGREES 16 MINUTES 51 SECONDS WEST WITHIN SAID COUNTY ROAD 351, A DISTANCE OF 308.36 FEET TO A POINT FOR CORNER, THE SOUTH CORNER OF SAID HOPKINS SECOND TRACT AND THE EAST CORNER OF A TRACT OF LAND CONVEYED TO MELINDA JURICA RECORDED IN DOCUMENT NO. 2010-0008079 REAL PROPERTY RECORDS, KAUFMAN COUNTY, TEXAS, FROM WHICH A 60D NAIL FOUND FOR WITNESS BEARS SOUTH 45 DEGREES 16 MINUTES 51 SECONDS WEST - 170.98 FEET;

THENCE NORTH 46 DEGREES 00 MINUTES 18 SECONDS WEST ALONG THE NORTHEAST LINE OF SAID JURICA TRACT PASSING A CROSS THE FENCE CORNER FOR WITNESS AT 23.48 FEET AND CONTINUING FOR TOTAL DISTANCE OF 2375.31 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER, THE

**WEST CORNER OF SAID HOPKINS SECOND TRACT AND HEREIN DESCRIBED TRACT, THE NORTHEAST CORNER OF SAID JURICA TRACT, SAID POINT BEING IN THE SOUTH LINE OF A TRACT OF LAND CONVEYED TO C. D. JACK'S INC. RECORDED IN VOLUME 1334, PAGE 963, OFFICIAL PUBLIC RECORDS KAUFMAN COUNTY, TEXAS;**

**THENCE NORTH 69 DEGREES 55 MINUTES 45 SECONDS EAST ALONG THE SOUTH LINE OF SAID JACK'S TRACT A DISTANCE OF 740.13 FEET TO A 1/2 INCH IRON ROD FOUND ANGLE POINT NEAR THE CENTER OF COUNTY ROAD 351A;**

**THENCE NORTH 51 DEGREES 06 MINUTES 33 SECONDS EAST WITHIN SAID COUNTY ROAD 351A, A DISTANCE OF 531.90 FEET TO A 1/2 INCH IRON ROD FOUND FOR ANGLE POINT;**

**THENCE NORTH 51 DEGREES 56 MINUTES 27 SECONDS EAST WITHIN SAID COUNTY ROAD 351A, A DISTANCE OF 593.10 FEET TO A 1/2 INCH IRON ROD SET WITH YELLOW CAP ST AMPED B G & A RPLS 5569 FOR ANGLE POINT  
THENCE 53 DEGREES 26 MINUTES 02 SECONDS EAST WITHIN SAID COUNTY ROAD 351A, A DISTANCE OF 536.15 FEET TO A POINT FOR CORNER, THE NORTH CORNER OF HEREIN DESCRIBED TRACT, AND THE WEST CORNER OF SAID SMITHHART TRACT, SAID POINT BEING IN THE SOUTHWEST MARGIN OF SAID COUNTY ROAD 351A;**

**THENCE SOUTH 45 DEGREES 55 MINUTES 25 SECONDS EAST ALONG THE SOUTHWEST MARGIN OF SAID COUNTY ROAD 351A, AND SAID SMITHHART TRACT PASSING A 8 INCH STEEL POST FOR WITNESS AT 17.37 FEET AND CONTINUING FOR A TOTAL DISTANCE OF 1865.73 FEET TO THE PLACE OF BEGINNING AND CONTAINING 4,725,904.016 SQUARE FEET OR 108.492 ACRES OF LAND.**

242062  
14539 Alicia Place  
Kemp, Texas 75143

FILED FOR RECORD  
KAUFMAN CO. TEXAS

2024 OCT 15 AM 9:56

LAURA A. HUGHES  
COUNTY CLERK

BY:

DEPUTY

NOTICE OF TRUSTEE'S SALE  
and  
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.**

WHEREAS, on November 20, 2008, Martha Castillo Garcia (Gabriel Sanchez, joining in Deed of Trust only) executed a Deed of Trust conveying to James F. Bowen, Trustee, the real property hereinafter described, to secure G.E.M. Land Investments, LLC, in the payment of a debt therein described, said Deed of Trust being recorded in Clerk's Instrument No. 2009-00002626, Official Public Records of Kaufman County, Texas.

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

WHEREAS, in my capacity as the attorney for the present owner and holder of the note, and pursuant to Section 51.0076(3) Texas Property Code, I hereby name, appoint and designate Randy Daniel or Cindy Daniel or Jim O'Bryant or David Garvin, the Substitute Trustee(s) in the above described Deed of Trust and/or to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of said note.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, November 5, 2024**, at 10:00 o'clock a.m. or within three (3) hours thereafter, the Substitute Trustee will sell said real property at the place hereinafter set out, to the highest bidder for cash. The place of sale shall be in the area designated by the Commissioners Court of such County, pursuant to §51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if such place is not so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted), in the City of Kaufman, Kaufman County, Texas.

Said real property is described as follows:

A tract of land out of the John Hubble Survey, Abstract No. 200, Kaufman County, Texas more particularly described on Exhibit "A" attached hereto and made a part hereof, said tract commonly known as Lot 95, EMERALD ESTATES, an unrecorded

addition to Kaufman County, Texas, and being more particularly described on Exhibit "A" attached hereto and made a part hereof.

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

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 and the priority of the lien being foreclosed.

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.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

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. The sale shall not cover any part of the property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagor, Mortgagee or the Mortgagee's attorney.

Default has occurred under the Deed of Trust, and the beneficiary has requested the above named Trustee or Substitute Trustee(s), to conduct this public sale. Notice is given that before the sale the beneficiary or the Beneficiary's attorney, agent or servicer may appoint another person substitute trustee to conduct the 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.**

The Substitute Trustee's address is c/o WEST & WEST, GREER & ESTORGA, 2929 Mossrock, Suite 204, San Antonio, Texas 78230.

WITNESS MY HAND on 15 day of October 2024.



---

MATTHEW D. JOHNSON  
State Bar No. 24098890  
DEAN W. GREER  
State Bar No. 08414100  
Attorney or Authorized Agent for the  
Mortgagee or Mortgagee's Servicer  
WEST & WEST, GREER & ESTORGA  
2929 Mossrock, Suite 204  
San Antonio, Texas 78230

## Exhibit "A"

All of that certain lot, tract or parcel of land located in the John Hubble Survey, Abstract No. 200, Kaufman County, Texas and being known as Lot 95 and being part of the 421.50 acre tract of land described in Deed to G.E.M. Land Investments, LLC recorded in Volume 1377, Page 417 of the Real Property Records of Kaufman County, Texas, said lot, tract or parcel of land being more particularly described as follows;

Beginning at a 5/8" iron rod set and being North 89 deg. 26 min. 15 sec. West, 455.24 feet and South 89 deg. 40 min. 04 sec. West, 1422.90 feet and North 81 deg. 09 min. 19 sec. West, 237.43 feet from a 1" iron pipe found at the most Eastern Southeast corner of the G.E.M. Land Inv. Tract;

Thence South 72 deg. 21 min. 48 sec. West, 1191.59 feet through the G.E.M. Land Investments tract to a 5/8" iron rod set in the East line of Emerald Estates, Phase II;

Thence, along the east line of Emerald Estates Phase II as follows, North 00 deg. 29 min. 04 sec. West, 338.01 feet to a 5/8" iron rod found and North 89 deg. 31 min. 14 sec. East, 48.40 feet to a 5/8" iron rod found and North 00 deg. 29 min. 04 sec. West, 350.00 feet to a 5/8" iron rod found and North 89 deg. 30 min. 49 sec. East, 200.30 feet to a 5/8" iron rod found and North 00 deg. 28 min. 49 sec. West, 104.96 feet to a 5/8" iron rod found;

Thence, through the G.E.M. Land Inv. Tract as follows, South 62 deg. 32 min. 17 sec. East, 301.26 feet to a 5/8" iron rod set and South 60 deg. 04 min. 04 sec. East, 542.74 feet to a 5/8" iron rod set and South 81 deg. 09 min. 15 sec. East, 157.81 feet to the point of beginning and containing 10.19 acres of land, more or less.

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 6/10/2003	<b>Grantor(s)/Mortgagor(s):</b> BEVERLY J. KIRKPATRICK, A SINGLE PERSON
<b>Original Beneficiary/Mortgagee:</b> AMERICA'S WHOLESALE LENDER	<b>Current Beneficiary/Mortgagee:</b> Citigroup Mortgage Loan Trust 2021-A
<b>Recorded in:</b> <b>Volume:</b> 02221 <b>Page:</b> 00008 <b>Instrument No:</b> 13337	<b>Property County:</b> KAUFMAN
<b>Mortgage Servicer:</b> Nationstar Mortgage LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 8950 Cypress Waters Boulevard, Coppell, TX 75019
<b>Date of Sale:</b> 11/5/2024	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> THE FRONT STEPS OF KAUFMAN COUNTY JUSTICE CENTER LOCATED AT 1902 US HIGHWAY 175 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** LOT 33, MEADOWWOOD PARK RANCH ESTATES, PHASE I, AN ADDITION IN KAUFMAN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET I, ENVELOPE 540, PLAT RECORDS, KAUFMAN COUNTY, TEXAS.

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

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

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

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

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

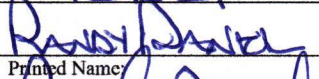
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS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

Dated: 10/10/2024

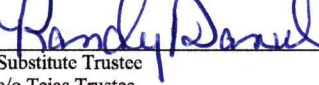


Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Nationstar Mortgage LLC

Dated: 10/5/24



Printed Name:



Substitute Trustee  
c/o Tejas Trustee  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2024 OCT 15 AM 9:54  
BY: LAURA A. HUGHES  
COUNTY CLERK  
DEPUTY

**MH File Number:** TX-22-93833-POS  
**Loan Type:** Conventional Residential

**NOTICE OF ASSESSMENT LIEN SALE** 2024 OCT 15 PM 1:39

STATE OF TEXAS                    §  
   §  
COUNTY OF KAUFMAN           §

LAURA A. HUGHES  
COUNTY CLERK  
BY: Car  
DEPUTY

WHEREAS, on or about June 29, 2022, a Notice of Lien was filed in the Deed Records of Kaufman County, Texas, covering the real property herein described concerning default in the payment of the indebtedness owing by Daniel Benjamin Camacho, the present owner of said real property, to Clements Ranch Homeowners Association (the "Association"); and

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

NOW, THEREFORE, notice is hereby given that on **Tuesday, November 5, 2024**, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court, Kaufman County, Texas, to the highest bidder for cash, subject to all superior liens and encumbrances of record. The earliest time at which said sale will begin will be 12:00 o'clock noon, and the sale will take place not later than three (3) hours after that time.

Said real estate is described as follows:

Lot 15, Block B, of Clements Ranch 6, an Addition to the County of Kaufman, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Sleeve 622 of the Plat Records of Kaufman County, Texas (2124 Hobby Drive)

WITNESS my hand this 15 day of October, 2024

CLEMENTS RANCH HOMEOWNERS  
ASSOCIATION

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

The within notice was posted by me on the \_\_\_ day of \_\_\_\_\_, 2024, at the Kaufman County Courthouse in Kaufman, Texas.

CAUSE NO. 115124-422

IN RE: ORDER FOR FORECLOSURE  
CONCERNING

2124 Hobby Drive  
Forney, TX 75126

UNDER TEX. R. CIV. PROC. 736

AND DANIEL BENJAMIN CAMACHO

§  
§  
§  
§  
§  
§  
§

IN THE DISTRICT COURT OF

KAUFMAN COUNTY, TEXAS

422ND JUDICIAL DISTRICT

ORDER FOR FORECLOSURE

On **September 15, 2023**, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action was presented to the Court. **Clements Ranch Homeowners Association** (the “Association”), Petitioner herein, seeks an order pursuant to Tex. R. Civ. Proc. 736 to foreclose the Association’s assessment lien against 2124 Hobby Drive, Forney, Texas 75126, and further described as follows:

Lot 15, Block B, of Clements Ranch 6, an Addition to the County of Kaufman, Texas, according to the Map or Plat thereof recorded in Cabinet 3, Sleeve 622 of the Plat Records of Kaufman County, Texas (2124 Hobby Drive) (hereinafter the “Property”).

The Court finds that the Association’s Application for Foreclosure complies with Rule 736.1 of the Tex. R. Civ. Proc. and was properly served in accordance with Rule 736.4 of the Tex. R. Civ. Proc. The Court further finds that Respondent has not previously filed a response, and the return of service has been on file with the clerk of the Court for at least 10 days before the date of this Order. The Court finds that the name and last known address of each respondent is as follows:

Daniel Benjamin Camacho  
2124 Hobby Drive  
Forney, Texas 75126

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

1. This proceeding is brought in the county in which all or part of the real property encumbered by the lien sought to be foreclosed is located.
2. The Association is governed by the Declaration of Covenants, Conditions and Restrictions for Clements Ranch (the "Declaration"), as corrected and supplemented from time to time.
3. The Property is subject to and governed by the Declaration.
4. By virtue of Respondent's acquisition of the Property, Respondent agreed to and became obligated by the Declaration to pay to the Association all assessments for the expense of administration, maintenance, upkeep and repair of the Community as assessed in accordance with the Declaration, as more particularly shown in Article 6 of the Declaration.
5. Article 6, Section 6.5(b) of the Declaration creates an assessment lien against the Property to secure payment of assessments and other charges pursuant to Tex. R. Civ. Proc. 735.1(c) and Tex. Prop. Code 209.0092.
6. Article 6, Section 6.5(b) and (d) of the Declaration further provides that the Association may foreclose its assessment lien by appropriate judicial or non-judicial proceedings.
7. During the period of Respondent's ownership, Respondent has been assessed

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

8. Article 6, Section 6.5(b) of the Declaration and Texas Property Code 5.006 provide for recovery of attorney's fees and expenses incurred in the collection of delinquent assessments.
9. As of September 14, 2023, Respondent was 21 months in default in his obligations to the Association for a total of Four Thousand One Hundred and Forty-Two Dollars and Eleven Cents (\$4,142.11).
10. Respondent has been notified of the amounts due and unpaid attributed to Respondent's failure to pay the assessments and other charges by notice letter dated April 26, 2022.
11. A Notice of Lien was filed on or about June 29, 2022 at Instrument No. 2022-0024442 in the office of the County Clerk of Kaufman County, Texas, and Respondent was notified of same by letter dated June 21, 2022.
12. The Association afforded Respondent thirty (30) days to cure the default pursuant to the June 21, 2022 letter, and such opportunity to cure the default has expired.
13. Prior to filing this Application, the Association performed all actions required under applicable law and the terms of the Declaration required prior to foreclosing the Association's assessment lien against the Property.


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

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

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

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

SIGNED ON 8/5/2024

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

### Automated Certificate of eService

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

Jason Reed on behalf of Jason Reed

Bar No. 24043887

jreed@riddleandwilliams.com

Envelope ID: 90501713

Filing Code Description: Proposed Order

Filing Description: Proposed Default Order for Foreclosure

Status as of 8/5/2024 8:40 AM CST

#### Case Contacts

Name	BarNumber	Email	TimestampSubmitted	Status
Jason RReed		jreed@riddleandwilliams.com	8/2/2024 4:58:30 PM	SENT

**NOTICE OF ASSESSMENT LIEN SALE**

STATE OF TEXAS                   §  
   §  
COUNTY OF KAUFMAN           §

WHEREAS, on or about June 17, 2021, a Notice of Lien was filed in the Deed Records of Kaufman County, Texas, covering the real property herein described concerning default in the payment of the indebtedness owing by Jodi E. McCreadie, the present owner of said real property, to Clements Ranch Homeowners Association (the "Association"); and

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

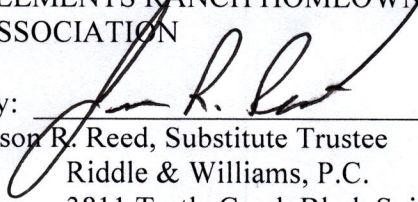
NOW, THEREFORE, notice is hereby given that on **Tuesday, November 5, 2024**, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate at the front steps of the Kaufman County Justice Center (Main Courthouse) 1902 E. US Highway 175, Kaufman, TX 75142, or as designated by the County Commissioners Court, Kaufman County, Texas, to the highest bidder for cash, subject to all superior liens and encumbrances of record. The earliest time at which said sale will begin will be 12:00 o'clock noon, and the sale will take place not later than three (3) hours after that time.

Said real estate is described as follows:

Lot 36, Block H, of Clements Ranch, Phase 5, an addition in Kaufman County, Texas, according to the map or plat thereof recorded in Cabinet 3, Slide 573, of the Map Records of Kaufman County, Texas (2528 Pettus Drive)

WITNESS my hand this 15 day of October, 2024

CLEMENTS RANCH HOMEOWNERS  
ASSOCIATION

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

The within notice was posted by me on the \_\_\_\_\_ day of \_\_\_\_\_, 2024, at the Kaufman County Courthouse in Kaufman, Texas.

\_\_\_\_\_

FILED FOR RECORD  
KAUFMAN CO. TEXAS  
2024 OCT 15 PM 1:40  
AURA A. HUGHES  
COUNTY CLERK  
DEPUTY