

FILED

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2024 APR -5 PM 1:05

Date: April 4, 2024

Borrower: Victoria L. Tenute

Borrower's Mailing Address: 1528 Sundown Dr.
Kaufman, TX 75142

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

Lender: Mallard Law Firm, PLLC and KC Ashmore Law Firm, PC
Lender's Mailing Address: PMB 1118, 5109 82nd St.#7
Lubbock, TX 79424

Holder: Mallard Law Firm, PLLC
Holder's Mailing Address: PMB 1118, 5109 82nd St.#7
Lubbock, TX 79424

Substitute Trustee: David W. Bower
Substitute Trustee's Address: David W. Bower
David Bower PC
10103 Garland Rd.
Dallas, TX 75218-2920
Telephone No. 214-321-4040

Deed of Trust:

Date: July 9, 2021

Grantor: Victoria L. Tenute

Lender: Mallard Law Firm, PLLC and KC Ashmore Law Firm, PC

Recording information: Instrument Number 202100208422 in the Official Public Records of Dallas County, Texas

Property: The life estate and remainder interest of Victoria L. Tenute in and to Lot 23 in Block 3 of Carrollton Highlands Addition to the City of Carrollton, Dallas County, Texas as described in Deed recorded in Volume 82213, Page 1539 of the Dallas County Deed Records, code no. 14013500030230000 and having a street address of 1823 Glengarry Drive, Carrollton, Dallas County, Texas (herein called the "Property"). Said life estate and remainder interest are described in the Last Will and Testament of Theresa L. Tenute" which was probated as a muniment of title in Cause Number PR-12-02021-2; in Probate Court No. 2 of Dallas County, Texas.

Transferee of Deed of Trust: The note and Deed of Trust described above were transferred to Mallard Law Firm, PLLC by Instrument recorded as instrument number 202200246796 recorded in the Real Property Records of Dallas County, Texas to:

Mallard Law Firm, PLLC.
PMB 1118, 5109 82nd St.#7
Lubbock, TX 79424

Date of Sale of Property (first Tuesday of month): May 7, 2024.

Earliest Time of Sale of Property (between 10:00 a.m. and 4:00 p.m.): The sale shall begin no earlier than 10:00 A.M. and no later than three hours thereafter. The sale will be completed no later than 4:00 P.M.

Place of Sale: In reference to Court Order 2009-0463 all Foreclosure Postings and Sales will take place on the North Side of the George Allen Courts Building Facing Commerce Street below the overhang, or as designated by the County Commissioners, which is where the sale will be conducted or, if the preceding area is no longer the designated area, then at the area most recently designated by the Dallas County Commissioners Court. The George Allen Courts Building is located at 600 Commerce Street, Dallas, Dallas County, Texas 75202.

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 a note holder 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 be required to pay the purchase price by cash, certified funds, cashier's check or money order immediately upon acceptance of the bid.

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, and to consult counsel of their choice prior to participating in the sale of the property. The sale is further subject to any legal impediments to the sale of the property and shall not cover any portion of the property which has been released from the lien of the Deed of Trust. Purchasers will buy the property "at purchaser's own risk" and "at purchaser's peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and/or Grantor's assigns have in the property, subject to any liens or interests of any kind that survive the sale.

Because of default in performance of the obligations of the deed of trust, 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 deed of trust. The sale will begin at the earliest time stated above or within three hours after that time.

The sale of the property is SUBJECT TO the following:

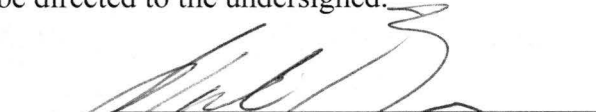
1. All liens, exceptions to title, easements, restrictions and encumbrances affecting the property or title thereto which are equal or prior to the lien and security interest therein created by the deed of trust.

2. Any right of the United States Internal Revenue Service to redeem the property in accordance with Section 7425(d) of the Internal Revenue Code.

THE PROPERTY IS TO BE SOLD "AS-IS" AND "WHERE-IS". TRUSTEE MAKES NO REPRESENTATION OR WARRANTY OF ANY KIND WHETHER EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE. ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE IS EXPRESSLY DISCLAIMED. TRUSTEE MAKES NO REPRESENTATION OR WARRANTIES WITH RESPECT TO THE COMPLIANCE WITH THE LAWS, RULES, AGREEMENTS, SPECIFICATIONS, CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

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.

Questions concerning the sale may be directed to the undersigned.

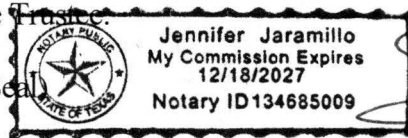



David W. Bower
Substitute Trustee

THE STATE OF TEXAS *

COUNTY OF DALLAS *

This instrument was acknowledged before me on April 4th, 2024, by David W. Bower, Substitute Trustee.

(Seal)  

Notary Public, State of Texas

Return to:
Mallard Law Firm, PLLC
PMB 1118, 5109 82nd St.#7
Lubbock, TX 79424