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**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 )

2025 APR - 8 AM 9:13  
FILED  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
DEPT. 1111

WHEREAS, by Texas Home Equity Security Document and Deed of Trust dated May 21, 2022, Christian Joe Cerda and Perla Karina Cerda, as Grantors, conveyed to V. Eric Pointer, as Trustee(s), the property situated in Dallas County, Texas, commonly known as 1617 Briargrove Drive, Mesquite, Texas 75181-1753, to wit:

Being Lot 20 in Block Q of Creek Crossing Estates No. 12, Phase 11, an Addition to the City of Mesquite, Dallas County, Texas, according to the map recorded in Volume 87051, Page 6250 of the Deed Records of Dallas County, Texas

(hereinafter referred to as the "Property") to secure that one certain Texas Home Equity Line of Credit Agreement and Disclosures therein described with a credit limit in the amount of \$40,001.00, executed by Christian Joe Cerda 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. 202400126969 in the Real Property Records of Dallas 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 6<sup>th</sup> day of May, 2025, at the earliest at 1:00 p.m. or within three hours after that time at the area outside on the North Side of the George Allen Courts Building facing 600 Commerce Street, below the overhang, Dallas, Dallas County, Texas, or as otherwise designated by the County Commissioners Court of Dallas 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 3rd day of April, 2025.



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)

[space above this line for recording purposes]

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**DATE:** April 10, 2025

**NOTE:**

**Date:** April 6, 2006  
**Borrower:** Frank Bellamy and Cynthia Bellamy  
**Lender:** Oscar Schulze and Frances Schulze  
**Original Principal Amount:** \$87,000

FILED  
2025 APR 11 AM 10:00  
JOHN E. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY \_\_\_\_\_ DEPUTY

(Note).

**DEED OF TRUST:**

**Date:** April 6, 2006  
**Grantor:** Frank Bellamy and Cynthia Bellamy  
**Beneficiary:** Oscar Schulze and Frances Schulze  
**Recorded:** In the Official Public Records of Dallas County, Texas on April 14, 2006 as document 200600137161.

(Deed of Trust).

**CURRENT LENDER/MORTGAGEE:** CNR Invest, LLC—Series OF 1 (RS), a Registered Series of CNR Invest, LLC (**Lender/Mortgagee**).

**BORROWER/MORTGAGOR:** Frank Bellamy and Cynthia Bellamy (**Borrower/Mortgagor**).

**PROPERTY:** The real property located at 412 Sesame Street, Mesquite, Texas 75149 and more particularly described on the **exhibit A** attached hereto, together with and any and all improvements and fixtures (**Property**).

**SUBSTITUTE TRUSTEE(S), ADDRESSES AND PHONE NUMBERS:** Lender/Mortgagee hereby authorizes its undersigned attorney to appoint the following substitute trustees to succeed to all title, powers and duties of the original trustee appointed in the Deed of Trust pursuant to Texas Property Code section 51.0075:

Michael J. McKleroy  
Hinshaw & Culbertson, LLP  
1717 Main Street, Suite 3625  
Dallas, Texas 75201  
945-229-6380

Matthew Lindsey  
Hinshaw & Culbertson, LLP  
1717 Main Street, Suite 3625  
Dallas, Texas 75201  
945-229-6380

**(Substitute Trustee(s)).**

**DATE, TIME AND PLACE OF SUBSTITUTE TRUSTEE'S SALE:** A non-judicial foreclosure sale will take place at the following date, time and place pursuant to Texas Property Code section 51.002 and the Deed of Trust:

**Date:** May 6, 2025

**Time:** Commencing at 9:00 a.m. or not later than 3 hours after 9:00 a.m.

**Place:** George Allen Courts Building, 600 Commerce Street, Dallas, Texas 75201, facing Commerce Street, or, if the preceding area is no longer the designated area, at the area most recently designated by the Dallas County Commissioner's Court.

**(Substitute Trustee's Sale)**

A default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust securing the Note. Because of such default, Lender/Mortgagee has requested each and any of the Substitute Trustee(s) to sell the Property at the Substitute Trustee's Sale in accordance with the Deed of Trust and applicable law.

Notice is hereby given that on the date and time and at the place of Substitute Trustee's Sale identified above, any of the Substitute Trustee(s) herein appointed, or such other substitute trustee as the Lender/Mortgagee may subsequently appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, in accordance with the Deed of Trust and applicable law.

The Substitute Trustee's Sale will be conducted as a public auction, and the Property secured by the Deed of Trust, including, without limitation, all right, title, interest, and privilege of Borrower/Mortgagor to any real property described in **exhibit A** attached hereto. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property which are superior to the Deed of Trust and to the permitted exceptions to title, if any, described in the

Deed of Trust. Substitute Trustee(s) has not made and will not make any covenants, representations, or warranties concerning the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust and applicable law.

Pursuant to Texas Property Code section 51.009, the Property will be sold "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY SUBSTITUTE TRUSTEE(S), EXPRESS, IMPLIED, STATUTORY, QUASI STATUTORY, OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER LENDER/MORTGAGEE NOR THE SUBSTITUTE TRUSTEE(S) MAKE ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS, OR SPECIFICATIONS NOR WITH RESPECT TO 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 SHALL BE EXPRESSLY WAIVED BY THE PURCHASER AT THE FORECLOSURE SALE. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

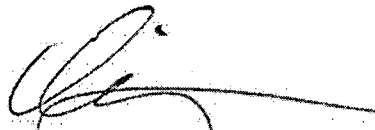
Pursuant to Texas Property Code section 51.0075(a), Substitute Trustee(s) reserves the right to set further reasonable conditions for conducting the Substitute Trustee's Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee(s).

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**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 LENDER/MORTGAGEE.**

Dated: April 10, 2025

Substitute trustee:



Michael J. McKleroy, Jr.  
Hinshaw & Culbertson, LLP  
1717 Main Street, Suite 3625  
Dallas, Texas 75201  
Telephone 945-229-6380

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U-MES  
QUITE

**EXHIBIT A**

The following real estate situated in Dallas County, Texas, together with all buildings, structures, and other improvements (such buildings, structures, fixtures and other improvements) now or hereafter situated thereon:

Located at 412 Sesame Street, Mesquite, Texas 75149, being more particularly described as Lot 28, Block 50 of the Skyline Addition to the City of Mesquite, Dallas County, Texas, according to the Map Records thereof recorded in Volume 69190, Page 2163 of the Map Records of Dallas County, Texas.

PREPARED BY AND RETURN  
TO AFTER RECORDING:

Michael J. McKleroy  
Hinshaw & Culbertson, LLP  
1717 Main Street, Suite 3625  
Dallas, Texas 75201