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NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date:	Grantor(s)/Mortgagor(s):				
12/11/2003	C DELL REED AND WIFE NACHOLE BAKER				
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:				
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	PENNYMAC LOAN SERVICES, LLC				
("MERS") SOLELY AS A NOMINEE FOR AMPRO MORTGAGE					
CORPORATION, ITS SUCCESSORS AND ASSIGNS					
Recorded in:	Property County:				
Volume: 2004025	DALLAS				
Page: 01405					
Instrument No: 2751747					
Mortgage Servicer:	Mortgage Servicer's Address:				
PennyMac Loan Services, LLC is representing the Current	3043 Townsgate Rd, Suite 200,				
Beneficiary/Mortgagee under a servicing agreement with the Current	Westlake Village, CA 91361				
Beneficiary/Mortgagee.					
Date of Sale: 4/2/2024	Earliest Time Sale Will Begin: 10:00AM				
Place of Sale of Property: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET 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 16, BLOCK B, OAKRIDGE SOUTH, AN ADDITION TO THE CITY OF SEAGOVILLE, DALLAS COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 20023078, PAGE 00076, OF THE PLAT RECORDS OF DALLAS 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, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dummon, Jane Kline, Payton Hreha or Chasity Lewallen, 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: 1/23/2024

Thuy Frazier, Attorney McCarthy & Holthus, LLP 1255 West 15th Street, Suite 1060

Plano, TX 75075

Attorneys for PennyMac Loan Services, LLC

Dated:

Substitute Trustee

c/o Xome

1255 West 15th Street, Suite 1060

Plano, TX 75075

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JOHN E WARREN COUNTY CLERK YTKUOD EALLAD

2024 JAN 25 AMII: 09

MH File Number: TX-24-101093-POS

Loan Type: FHA

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

Matter No.: 086683-TX

Date: January 16, 2024

County where Real Property is Located: Dallas

ORIGINAL MORTGAGOR:

TAMMY E. WINDHAM A/K/A TAMMY EVETTE WINDHAM AND

JOHN ALBERT GARCIA, WIFE AND HUSBAND

ORIGINAL MORTGAGEE:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS

BENEFICIARY, AS NOMINEE FOR GEORGETOWN MORTGAGE, LLC,

ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE:

PennyMac Loan Services, LLC

MORTGAGE SERVICER:

PennyMac Loan Services, LLC

DEED OF TRUST DATED 3/25/2013, RECORDING INFORMATION: Recorded on 4/1/2013, as Instrument No. 201300099405

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 8, BLOCK 7 OF BROOK VALLEY NO. 4, AN ADDITION TO THE CITY OF SEAGOVILLE, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 84063, PAGE 2980, MAP RECORDS, DALLAS COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 4/2/2024, the foreclosure sale will be conducted in **Dallas** County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

PennyMac Loan Services, LLC is acting as the Mortgage Servicer for PennyMac Loan Services, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. PennyMac Loan Services, LLC, as Mortgagee Servicer, is representing the Mortgagee, whose address is:

PennyMac Loan Services, LLC 3043 Townsgate Rd, Suite 200 Westlake Village, CA 91361

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.

Page 1 of 2



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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 JOHN BEAZLEY, LOGAN THOMAS, PHILLIP PIERCEALL, TERRY WATERS, DOUGLAS RODGERS, CLAY GOLDEN, BRUCE MILLER, JOSHUA SANDERS, RAMIRO CUEVAS, MATTHEW HANSEN, WESLEY FOWLER-WILLIAMS, AUCTION.COM, MICHELLE SCHWARTZ, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, BRENDA WIGGS, PAUL A. HOEFKER or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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

Paul A. Hoefker, Attorney

Aldridge Pite, LLP

8880 Rio San Diego Drive, Suite 725

San Diego, California 92108

Return to:

ALDRIDGE PITE, LLP 8880 RIO SAN DIEGO DRIVE, SUITE 725 P.O. BOX 17935 SAN DIEGO, CA 92108-0935 FAX #: 619-590-1385

Phone: (866) 931-0036



FILED

2024 FEB 12 AM 11:57

JOHN F. WARREN COUNTY CLERK DALLAS COUNTY

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2516 WHITAKER DR SEAGOVILLE, TX 75159

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:

April 02, 2024

Time:

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

Place:

THE AREA OUTSIDE ON THE NORTHSIDE OF THE GEORGE ALLEN COURTS BUILDING FACING

COMMERCE STREET BELOW THE OVERHANG 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 March 31, 2020 and recorded in Document INSTRUMENT NO. 202000089184; AS AFFECTED BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO. 2022-202200230608 real property records of DALLAS County, Texas, with DESMOND V LEE, AN UNMARRIED MAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.
- 4. **Obligations Secured.** Deed of Trust or Contract Lien executed by DESMOND V LEE, AN UNMARRIED MAN, securing the payment of the indebtednesses in the original principal amount of \$198,331.00, 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

2516 WHITAKER DR SEAGOVILLE, TX 75159

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 herby remove the original trustee and all successor substitute trustees and appoints in their steed JOHN BEAZLEY, LOGAN THOMAS, PHILLIP PIERCEALL, TERRY WATERS, DOUGLAS RODGERS, CLAY GOLDEN, BRUCE MILLER, RAMIRO CUEVAS, CARY CORENBLUM, MATTHEW HANSEN, JOSHUA SANDERS, AUCTION.COM, MICHELLE SCHWARTZ, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, STOCKMAN FORECLOSURE SERVICES INC., ROBERT FORSTER, JEFFREY FLEMING, ISRAEL SAUCEDO, OR RYAN BOURGEOIS 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	, and m	y address	is c/o	4004	Belt	Line	Road,	Suite	: 100
Addison, Texas 75001-4320. I declare under penalty of perj	ury that o	n 02-12-	2024			I	filed at	t the	office
of the DALLAS County Clerk and caused to be posted at the DALLA				e of sal	e.				
Donna Stademan						•			
Declarants Name: Donna Stockman									
Date: 02-12-2024									

2516 WHITAKER DR SEAGOVILLE, TX 75159 00000010026573

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DALLAS

EXHIBIT "A"

LOT 28, BLOCK "C", HIGHLAND MEADOWS PHASE III, AN ADDITION TO THE CITY OF SEAGOVILLE, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN DOCUMENT NO. 201900178663 OF THE OFFICIAL PUBLIC RECORDS, DALLAS COUNTY, TEXAS.

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

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

DEED OF TRUST INFORMATION:

06/07/2021 Date:

AMELIA YESENIA MENDOZA ALBA, AN UNMARRIED WOMAN Grantor(s):

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS Original Mortgagee:

NOMINEE FOR TOWN SQUARE MORTGAGE AND INVESTMENTS LLC, DBA

TOWN SQUARE MORTGAGE, ITS SUCCESSORS AND ASSIGNS

Original Principal:

\$206,196.00

Recording Information:

Instrument 202100171526

Property County:

Dallas

Property:

(See Attached Exhibit "A")

Reported Address:

203 GLENDALE AVE, SEAGOVILLE, TX 75159

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 Idaho Housing and Finance Association

Mortgage Servicer: **Current Beneficiary:**

Idaho Housing and Finance Association

Mortgage Servicer Address:

565 W. Myrtle, Boise, ID 83702

SALE INFORMATION:

Date of Sale:

Tuesday, the 2nd day of April, 2024

Time of Sale:

10:00 AM or within three hours thereafter.

Place of Sale:

AT THE AREA OUTSIDE ON THE NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET BELOW THE OVERHANG in Dallas County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Dallas County Commissioner's Court, at the area most recently designated by the

Dallas 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

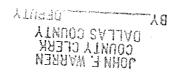
WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and John Beazley, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Bruce Miller, Ramiro Cuevas, Cary Corenblum, Matthew Hansen, Joshua Sanders, Auction.com, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, 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:

- 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.
- John Beazley, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Bruce Miller, Ramiro Cuevas, Cary Corenblum, Matthew Hansen, Joshua Sanders, Auction.com, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, 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.
- 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.



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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): John Beazley, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Bruce Miller, Ramiro Cuevas, Cary Corenblum, Matthew Hansen, Joshua Sanders, Auction.com, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, 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	
whose address is 14841 Dallas Parkway, Suite 350	
I filed and / or recorded this Not	ice of Foreclosure Sale at the
used it to be posted at the location directed by the l	Dallas County Commissioner
Ву:	
	whose address is 14841 Dallas Parkway, Suite 350 I filed and / or recorded this Not sused it to be posted at the location directed by the

Exhibit "A"

THE LAND HEREINAFTER REFERRED TO IS SITUATED IN THE CITY OF SEAGOVILLE, COUNTY OF DALLAS, STATE OF TX, AND IS DESCRIBED AS FOLLOWS:

BEING A TRACT OR PARCEL OF LAND SITUATED IN THE J D MERCHANT SURVEY, ABSTRACT NUMBER 850, LOCATED IN DALLAS COUNTY, TEXAS. ALSO BEING THAT CERTAIN TRACT OF LAND DESCRIBED TO SHIRLEY R MILLIGAN RECORDED IN DOCUMENT NUMBER 200900216883 OF THE DEED RECORDS OF DALLAS COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON PIPE FOUND FOR CORNER IN THE NORTHWEST LINE OF GLENDALE AVENUE (A 40 FOOT RIGHT OF WAY), BEING THE SOUTHERLY CORNER OF A TRACT OF LAND DESCRIBED TO TAMARA RENEE PINKERTON RECORDED IN VOLUME 2003223, PAGE 10378 OF THE DEED RECORDS OF DALLAS COUNTY, TEXAS, ALSO BEING THE EASTERLY CORNER OF SAID MILLIGAN TRACT;

THENCE SOUTH 44 DEGREES 59'16" WEST, ALONG THE NORTHWEST LINE OF GLENDALE AVENUE, A DISTANCE OF 79.43 FEET TO A 1/2 INCH IRON PIPE FOUND FOR CORNER, BEING THE SOUTHERLY CORNER OF SAID MILLIGAN TRACT;

THENCE NORTH 45 DEGREES 57'54" WEST, ALONG THE SOUTHWEST LINE OF SAID MILLIGAN TRACT, A DISTANCE OF 120.97 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER, BEING THE WESTERLY CORNER OF SAID MILLIGAN TRACT;

THENCE NORTH 45 DEGREES 31'06" EAST, ALONG THE NORTHWEST LINE OF SAID MILLIGAN TRACT, A DISTANCE OF 80.12 FEET TO A 1/2 INCH IRON ROD FOUND FOR CORNER, BEING THE WESTERLY CORNER OF SAID PINKERTON TRACT, ALSO BEING THE NORTHERLY CORNER OF SAID MILLIGAN TRACT;

THENCE SOUTH 45 DEGREES 38'35" EAST, ALONG THE SOUTHWEST LINE OF SAID PINKERTON TRACT, A DISTANCE OF 120.22 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.221 ACRES OF 9,69 SQUARE FEET OF LAND.

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

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