NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2025 MAR 10 AM 8: 24

STATE OF TEXAS	δ	JOHN F. WARREM
	§	KNOW ALL MEN BY THESE PRESENTS THAT CLERK
COUNTY OF DALLAS	§	171
		BY MM DEPUT

WHEREAS, on MARCH 3, 2023, WILCARE PROPERTIES LLC, a Texas limited liability company ("Debtor") executed that certain Deed of Trust (as extended and renewed, "Deed of Trust") conveying to ROBERT J. ADAM, STEPHEN W. BING, LEIGH ANN THOMPSON OR PHILIP D. CONWAY, Trustee ("Trustee") the real property more particularly described in attached Exhibit "A", together with all improvements, fixtures, equipment, and other property located on the real property and any and all other items, rights, or interest described in the Deed of Trust, all of which property is more fully described in the Deed of Trust, to which reference is hereby made for further description of the property covered by this notice (collectively, "Property"); and

WHEREAS, the Deed of Trust was recorded at Clerk's File No. 202300042594 in the Official Public Records of DALLAS County, Texas; and

WHEREAS, the Deed of Trust was executed and delivered to secure the payment of the following items of indebtedness ("Indebtedness"):

That certain Promissory Note (as extended, renewed, modified, or replaced, "Note") dated of even date with the Deed of Trust and executed by Debtor, payable to the order of NOBLE MORTGAGE & INVESTMENTS, LLC, a Texas limited liability company ("Creditor"), said note being in the original principal amount of SIX HUNDRED FIFTEEN THOUSAND AND NO/100 (\$615,000.00) DOLLARS.

WHEREAS, the Indebtedness is due and payable, and despite Creditor's demands, Debtor has failed to pay, and continues to fail to pay, the Indebtedness; and

WHEREAS, Creditor by written instrument made, constituted, and appointed ROBERT J. ADAM, STEPHEN W. BING, LEIGH ANN THOMPSON, PHILIP D. CONWAY, JIM MILLS, SUSAN MILLS, GEORGE HAWTHORNE, ED HENDERSON, MICHELLE SCHWARTZ, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JAMIE DWORSKY, JANET PINDER, BRANDY BACON, ANGELA COOPER OR ANDREW MILLS-MIDDLEBROOK, whose address is 12611 Jones Road, Suite 200, Houston, TX 77070, as substitute trustee under the Deed of Trust ("Substitute Trustee") and requested and directed Substitute Trustee to exercise the power of sale under the Deed of Trust for the purpose of enforcing the collection of the Indebtedness;

NOW, THEREFORE, the undersigned hereby gives notice that, after due publication of this notice as required by law and the Deed of Trust, the undersigned will sell the Property, as an entirety or in parcels, by one or by several sales, held at one time or at different times, all as the undersigned may elect an announce at such sale or sales, at THE NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET (BELOW THE OVERHANG) LOCATED AT 600 COMMERCE ST., DALLAS, TEXAS 75202, said location having been designated by the county commissioners of DALLAS County, Texas ("Commissioners") (or such other location as may be designated by the Commissioners after the sending of this notice and before the time of the sale), in which county the Property is situated, on APRIL 1, 2025, being the first Tuesday of said month, at 10:00 A.M. (or within three hours thereafter) to the highest bidder or bidders for cash at a public auction, and will make due conveyance of the Property to the purchaser or purchasers, with special warranty deed binding Debtor, his successors and assigns.

The sale noticed herein shall include the interest of Debtor in all fixtures and personal property covered by the Deed of Trust and any other documents executed in connection with or as security for the Indebtedness, Creditor having directed the undersigned to sell, and the undersigned hereby noticing the sale of, said fixtures and personalty pursuant to rights granted to Creditor under Section 9.501(d) of the Texas Business & Commerce Code.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY SUBSTITUTE TRUSTEE, EXPRESS, IMPLIED, STATUTORY, QUASISTATUTORY, OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER CREDITOR NOR SUBSTITUTE TRUSTEE MAKES 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 PURCHASER.

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

EXECUTED in multiple original copies on the ______ day of MARCH, 2025.

By: Susstitute Trustee

ATTACHMENT

Exhibit "A"- Property Description

EXHIBIT "A"

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BEING LOT 1RR, BLOCK 1, OF BELT LINE-30 SHOPPING CENTER NO. 3 THIRD REPLAT, A SUBDIVISION OF THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING THE MAP OR PLAT THEREOF RECORDED CLERK'S INSTRUMENT NO. 201900157149, REAL PROPERTY RECORDS OF DALLAS COUNTY, TEXAS



NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE:

March 7, 2025

NOTE:

Real Estate Note described as follows:

Date:

December 20, 2022

Maker:

Wildcat Lending Fund One, LP

Payee:

Edwin L. Trigg, Jr.

Original Principal Amount: \$122.315.00

DEED OF TRUST:

Date:

December 20, 2022

Grantor:

Edwin L. Trigg, Jr.

Trustee:

Michael E. Gillman

Beneficiary:

GITSIT Solutions, LLC, assignee via Assignment of Security Instruments,

dated March 7, 2025

Recorded:

Doc. No. 202200320553 in the real property records of Dallas County,

Texas

LENDER:

GITSIT Solutions, LLC

BORROWER:

Edwin L. Trigg, Jr.

PROPERTY: The real property described as follows:

Being Lot 7 in Block 13 of Monica Park Heights No. 2, an Addition to the City of Garland, Dallas County, Texas, according to the Map thereof recorded in Volume 50, Page 149, of the Map Records of Dallas County, Texas.

Together with all improvements, easements, personal property, intangibles, rents, revenues, contracts, and rights appurtenant to the real property, as described in the Deed of Trust.

SUBSTITUTE TRUSTEES:

Timothy Micah Dortch, Lance Livingston and/or Luisa Ulluela Dortch Lindstrom Livingston Law Group 2613 Dallas Parkway, Suite 220 Plano, Texas 75093

Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Carol Dunmon, Payton Hreha, Jeff Benton 4600 Fuller Ave., Suite 400

Irving, Texas 75038



DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

Date: April 1, 2025

Time: To commence at 1:00 p.m., or within three (3) hours after that time

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

On the north side of the George Allen Courts Building facing Commerce Street below the overhang, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

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.

RECITALS

Default has occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Wildcat Lending Fund One, the owner and the holder of the Note and Deed of Trust lien under Texas Property Code section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

The Deed of Trust may encumber both real and personal property. Formal notice is now given of Wildcat Lending Fund One, LP's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, consistent with Wildcat's rights and remedies under the Deed of Trust and Texas Business and Commerce Code section 9.604(a).

Therefore, notice is given that on the date and time of substitute trustee's sale of property and at the place of substitute trustee' sale of property, substitute trustee, or any other substitute trustee Wildcat may appoint, will sell the Property by public sale to the highest bidder for case or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about 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. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

EXECUTED as of March 7, 2025.

T. Micah Dortch, Lance Livingston, Luisa Ulluela, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Carol Dunmon, Payton Hreha, Jeff Benton

PREPARED IN THE LAW OFFICE OF: Dortch Lindstrom Livingston Law Group 2613 Dallas Parkway, Suite 220 Plano, Texas 75093

Notice of Foreclosure Sale

2025 MAR 11 AM 7:59

JOHN E WARREN

COUNTY CLERK
DALLAS COUNTY
BY

March 10, 2025

Deed of Trust ("Deed of Trust"):

Dated:

August 7, 2020

Grantor:

Adriana Hernandez Lara

Trustee:

J. Mark Riebe

Lender:

Texas Bank Financial dba Texas Bank Mortgage Co.

Recorded in:

Instrument No. 202000214955 of the real property records of

Dallas County, Texas

Legal Description:

Being Lot 30, Block A, of DEVONWOOD PARK SUBDIVISION, an Addition to the City of Garland, Texas, according to the Map thereof recorded in Volume 17, Page 373, of

the Map Records of Dallas County, Texas

Property Address: 2108 Camden Drive, Garland, TX 75041

Secures:

Promissory Note ("Note") in the original principal amount of

\$161,900.00, executed by Adriana Hernandez Lara ("Borrower")

and payable to the order of Lender

Substitute Trustee:

Craig C. Lesok

Substitute Trustee's

Address:

226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Nominee for Lender/

Beneficiary:

Mortgage Electronic Registration Systems, Inc. ("MERS")

Nominee for Lender/

Beneficiary's Address:

P.O. Box 2026, Flint, MI, 48501

Foreclosure Sale:

Date:

Tuesday, April 1, 2025

Time:

The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the

Foreclosure Sale will begin is 10:00 A.M. and not later than three

hours thereafter.

Place:

On the north side of the George Allen Courts Building facing Commerce Street, below the overhang, 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:

The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Texas Bank Financial dba Texas Bank Mortgage Co.'s bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Texas Bank Financial dba Texas Bank Mortgage Co., the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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

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

If Texas Bank Financial dba Texas Bank Mortgage Co. passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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

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

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

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

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

Craig C. Lesok

Attorney for Lender

SBOT No. 24027446

Craig C. Lesok

226 Bailey Ave, Ste 101

Fort Worth, TX 76107

Telephone (817) 882-9991

Telecopier (817) 882-9993

E-mail: craig@lesoklaw.com

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.

WHEREAS, on July 2, 2014, Phong Le and Truc Le ("Borrowers"), executed a Deed of Trust (Security Agreement, Financing Statement) conveying to David Baty, Trustee for the benefit of Texas Republic Bank, N.A. ("Beneficiary"), certain real property situated in Dallas County, Texas and herein described, together with all improvements thereon (the "Real Estate"), to secure payment by Borrowers of the Note secured by that Deed of Trust, filed for record in the deed records of Dallas County, Texas on July 14, 2014, as Document Number 201400174096 (the "Deed of Trust") naming Beneficiary as lienholder and Borrowers as Grantor in the amount of Ninety-eight Thousand Four Hundred and NO/100 Dollars (\$98,400.00) plus all other indebtedness and liabilities of all kinds of Grantor to Beneficiary then existing or thereafter arising (the "Indebtedness");

WHEREAS, Mark D. Winnubst was appointed by Beneficiary as the Substitute Trustee pursuant to the Appointment and Designation of Substitute Trustee, dated March 7, 2025, and recorded in the deed records of Dallas County, Texas.

WHEREAS, default has occurred in the payment of the Indebtedness by Borrower and accordingly Beneficiary has requested the undersigned to sell said Real Estate to satisfy the obligations of the Deed of Trust.

NOW, THEREFORE, Notice is hereby given that on Tuesday, the 1st day of April, 2025, with the sale to begin between ten (10:00) o'clock a.m., or not later than three (3) hours after that time, I will sell said Real Estate to the highest bidder for cash by public sale at auction at the NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS' OFFICE or as designated by the County Commissioners' Court. A true and correct copy of said Notice is attached hereto.

The Notice pertains to the following property:

BEING LOT 15, BLOCK 6 OF BUCKINGHAM NORTH ESTATES, AN ADDITION TO THE CITY. OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLATTHEREOF RECORDED IN VOLUME 40, PAGE 63, MAP RECORDS, DALLAS COUNTY, TEXAS, AS AFFECTED BY AFFIDAVIT OF CORRECTION FILED APRIL 17, 1967, RECORDED IN VOLUME 67078, PAGE 1803, REAL PROPERTY RECORDS, DALLAS COUNTY, TEXAS; AND FILED APRIL 3, 1961, RECORDED IN VOLUME 5530, PAGE 550, REAL PROPERTY RECORDS, DALLAS COUNTY, TEXAS, more commonly known as 2201 N. Glenbrook Drive, Garland, Texas 75040.

and all Improvements and Fixtures and all rights, title and Interest appurtenant thereto.

Subject to all the easements, deed restrictions, and reservations of record.

Mortgage Servicer: Texas Republic Bank N.A.

NOTICE OF TRUSTEE'S SALE

Page 1

Note Holder:

Texas Republic Bank, N.A.

2595 Preston Road

Suite 100

Frisco, Texas 75034

The sale noticed herein shall include the interest of Beneficiary in all fixtures and personal property, if any, covered by the Deed of Trust and any other documents executed in connection with or as security for the Indebtedness. Beneficiary, having directed the undersigned to sell, the undersigned hereby notices the sale of said fixtures and personalty pursuant to the rights granted to Beneficiary under Section 9.501(d) of the Texas Uniform Commercial Code.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE TRUSTEE, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER BENEFICIARY NOR THE TRUSTEE MAKE ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENT 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 ARE EXPRESSLY WAIVED BY PURCHASER.

Witness my hand this

day of March, 2025.

Mark D. Winnubst Substitute Trustee Sheils Winnubst PC

1701 N. Collins Blvd., Suite 1100

Richardson, Texas 75080

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.

WHEREAS, on March 13, 2014, Phong V. Le ("Borrower"), executed a Deed of Trust (Security Agreement, Financing Statement) conveying to David Baty, Trustee for the benefit of Texas Republic Bank, N.A. ("Beneficiary"), certain real property situated in Dallas County, Texas and herein described, together with all improvements thereon (the "Real Estate"), to secure payment by Borrower of the Note secured by that Deed of Trust, filed for record in the deed records of Dallas County, Texas on March 26, 2014, as Document Number 201400072558 (the "Deed of Trust") naming Beneficiary as lienholder and Borrowers as Grantor in the amount of Eighty-nine Thousand Six Hundred and NO/100 Dollars (\$89,600.00) plus all other indebtedness and liabilities of all kinds of Grantor to Beneficiary then existing or thereafter arising (the "Indebtedness");

WHEREAS, Mark D. Winnubst was appointed by Beneficiary as the Substitute Trustee pursuant to the Appointment and Designation of Substitute Trustee, dated March 7, 2025, and recorded in the deed records of Dallas County, Texas.

WHEREAS, default has occurred in the payment of the Indebtedness by Borrower and accordingly Beneficiary has requested the undersigned to sell said Real Estate to satisfy the obligations of the Deed of Trust.

NOW, THEREFORE, Notice is hereby given that on Tuesday, the 1st day of April, 2025, with the sale to begin between ten (10:00) o'clock a.m., or not later than three (3) hours after that time, I will sell said Real Estate to the highest bidder for cash by public sale at auction at the NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS' OFFICE or as designated by the County Commissioners' Court. A true and correct copy of said Notice is attached hereto.

The Notice pertains to the following property:

LOT 10, BLOCK 4, BULLOCK ESTATES ADDITION, AN ADDITION TO THE CITY OF GARLAND, TEXAS, ACCORDING TO THE MAP OF SAID ADDITION, RECORDED IN VOLUME 49, PAGE 209, MAP RECORDS, DALLAS COUNTY, TEXAS, more commonly known as 3918 Classic Drive, Garland, Texas 75042.

and all Improvements and Fixtures and all rights, title and Interest appurtenant-thereto.

Subject to all the easements, deed restrictions, and reservations of record.

Mortgage Servicer:

Texas Republic Bank N.A.

Note Holder:

Texas Republic Bank, N.A.

2595 Preston Road

Suite 100

Frisco, Texas 75034

NOTICE OF TRUSTEE'S SALE

Page 1

The sale noticed herein shall include the interest of Beneficiary in all fixtures and personal property, if any, covered by the Deed of Trust and any other documents executed in connection with or as security for the Indebtedness. Beneficiary, having directed the undersigned to sell, the undersigned hereby notices the sale of said fixtures and personalty pursuant to the rights granted to Beneficiary under Section 9.501(d) of the Texas Uniform Commercial Code.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE TRUSTEE, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER BENEFICIARY NOR THE TRUSTEE MAKE ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENT 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 ARE EXPRESSLY WAIVED BY PURCHASER.

Witness my hand this /

_ day of March, 2025.

Azirk D. Winnubst

Substitute Trustee

Sheils Winnubst PC

1701 N. Collins Blvd., Suite 1100

Richardson, Texas 75080

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: MARCH 7, 2025

NOTE: Fixed Rate Note Closed End, as renewed, modified, or extended, described as follows:

Date:

December 1, 2009

Maker:

Robert P. Mulry

Payee:

Urban Financial Group

Original Principal Amount: \$190,500.00

DEED OF TRUST: Fixed Rate Home Equity Conversion Deed of Trust described as follows:

Date:

December 1, 2009

Grantor:

Robert P. Mulry & Charlotte R. Mulry

Trustee:

Alan E. South

Beneficiary:

Urban Financial Group

Recorded:

Document No. 201000006418 Real Property Records, DALLAS County,

Texas

LENDER: Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust X-A

BORROWER: Robert P. Mulry & Charlotte R. Mulry

PROPERTY: The real property described as follows:

Commonly known as: 3922 GREENWAY DRIVE, GARLAND, TEXAS 75041

Legally described as: BEING LOT 16, IN BLOCK 1 OF TOWNGATE 75, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 75113, PAGE 999 OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS

THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.

SUBSTITUTE TRUSTEE: DAVID GARVIN, JEFF BENTON, BRANDY BACON, MICHELLE SCHWARTZ, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, JAMIE DWORSKY, ANGELA COOPER, KELLY GODDARD

Substitute Trustee's Mailing Address:

c/o 8080 Park Ln., Ste. 700 Dallas, Texas 75231

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

APRIL 1, 2025, the first Tuesday of the month, to commence at 11:00 AM or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In DALLAS County, Texas, in the area designated by the Commissioners Court of such County, pursuant to Section 51.002 of the Texas Property Code (if no such place is designated, then the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

RECITALS

Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about 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. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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

EXECUTED effective as of MARCH 7, 2025

Sign:	Paria Ja-	
Print·	David Garvin	

SUBSTITUTE TRUSTEE