

Notice of [Substitute] 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 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: 08/05/2025

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

Place: Dallas County, Texas at the following location: **NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

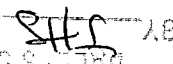
Property Address: 1822 MASTERS DR, DESOTO, TX 75115-2137

2. 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 09/27/2005 and recorded 10/08/2005 in Document 200503539061, real property records of Dallas County, Texas, with **ALICE DIALS AND JAMES W POWERS JR, AS TENANTS IN COMMON** grantor(s) and Finance America, LLC as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent 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.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **ALICE DIALS AND JAMES W POWERS JR, AS TENANTS IN COMMON**, securing the payment of the indebtedness in the original principal amount of **\$178,500.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates Series 2006-RP4** is the current mortgagee of the note and deed of trust or contract lien.

BY 
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
TX 75201
2025 JUN 26 AM 10:20

FILED

TS No.: 2019-02249-TX
22-000326-673

Notice of [Substitute] Trustee Sale

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows:

Being Lot 9R, in Block G, of Amending Plat of Lots 7-18, Block G and Part of Parcel B of the Townhomes of Thorntree Phase 2, an addition to the City of Desoto, Dallas County, Texas, according to the Map thereof recorded in Volume 99152, Page 52, of the Map Records of Dallas County, Texas.

8. 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. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation

PO BOX 24605

West Palm Beach, FL 33416-4605

Phone: 877-744-2506

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9. Limitation of Damages: 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.

Date: 06/24/2025



Mark Bombick – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.
7730 Market Center Ave, Suite 100
El Paso, TX 79912
Telephone: 855-427-2204
Fax: 866-960-8298

For additional sale information visit: www.auction.com or (800) 280-2832

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

I am Donna Stockman ^{Certificate of Posting} whose address is c/o AVT Title Services, L.L.C. 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 6/26/25 I filed this Notice of Foreclosure Sale at the office of the Dallas County Clerk and caused it to be posted at the location directed by the Dallas County Commissioners Court.

Notice of Substitute Trustee Sale

21716

T.S. #: 25-15172

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: 8/5/2025
Time: The sale will begin no earlier than **1:00 PM** or no later than three hours thereafter.
The sale will be completed by no later than **4:00 PM**
Place: Dallas County Courthouse in **DALLAS**, Texas, at the following location: **the outside area on the north side of the George Allen Courts Building facing Commerce Street below the overhang. OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

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

LOT 11, BLOCK A, HAMPTON PLACE ESTATES, AN ADDITION TO THE CITY OF DESOTO, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 67012, PAGE 779, REAL PROPERTY RECORDS, DALLAS COUNTY, TEXAS.

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust is dated 5/8/2018 and is recorded in the office of the County Clerk of Dallas County, Texas, under County Clerk's File No 201800126263, recorded on 5/11/2018, of the Real Property Records of Dallas County, Texas.

Property Address: 115 WILLIAMS AVENUE DESOTO Texas 75115

Trustor(s): JOSE SOTO AND ODILIA SOTO **Original Beneficiary:** BANK OF THE OZARKS

Current Beneficiary: VERITEX COMMUNITY BANK **Loan Servicer:** Servbank

Current Substituted Trustees: Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Carol Dunmon, Payton Hreha, Janet Pinder, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Rick Snoke, Prestige Default Services, LLC

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.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, 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. Prospective bidders are strongly urged to examine the applicable property records to determine the

T.S. #: 25-15172

nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by JOSE SOTO, MARRIED MAN WITH HIS WIFE ODILIA SOTO. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

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 \$172,660.00, executed by JOSE SOTO, MARRIED MAN WITH HIS WIFE ODILIA SOTO, and payable to the order of BANK OF THE OZARKS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JOSE SOTO, MARRIED MAN WITH HIS WIFE ODILIA SOTO to JOSE SOTO AND ODILIA SOTO. VERITEX COMMUNITY BANK is the current owner and holder of the Obligations and is the beneficiary 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 and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

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

VERITEX COMMUNITY BANK

c/o Servbank
3138 E Elwood St
Phoenix, AZ 85034
(800) 272-3286

Dated: 6/26/25

Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Carol Dunmon, Payton Hreha, Janet Pinder, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Rick Snoke, Prestige Default Services, LLC



Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732

T.S. #: 25-15172

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC

16801 Addison Road, Suite 350

Addison, Texas 75001

Attn: Trustee Department

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DALLAS County

Deed of Trust Dated: March 27, 2015

Amount: \$196,334.00

Grantor(s): GREGORY JAMES

Original Mortgagee: HOME COMMUNITY MORTGAGE LLC

Current Mortgagee: SERVBANK, SB

Mortgagee Address: SERVBANK, SB, 3201 ORCHARD ROAD, OSWEGO, IL 60543

Recording Information: Document No. 201500081410

Legal Description: LOT 28, BLOCK G, SUMMER MEADOW, PHASE III, AN ADDITION TO THE CITY OF DESOTO, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN DOCUMENT NO. 201400214628, OF THE OFFICIAL PUBLIC RECORDS OF DALLAS COUNTY, TEXAS.

Date of Sale: August 5, 2025, 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 DALLAS 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.

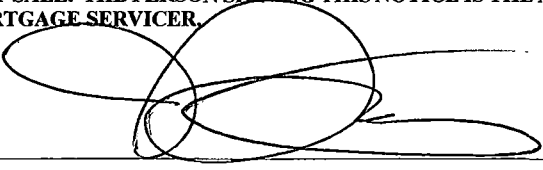
JOHN BEAZLEY OR LOGAN THOMAS, PHILLIP PIERCEALL, TERRY WATERS, DOUGLAS RODGERS, CLAY GOLDEN, JOSHUA SANDERS, RAMIRO CUEVAS, MATTHEW HANSEN, WESLEY FOWLER-WILLIAMS, MICHELLE SCHWARTZ, GUY WIGGS, TIM LEWIS, SHELLEY ORTOLANI, MARY MANCUSO, MICHELE HREHA, FRANCESCA ORTOLANI, DAVID STOCKMAN, BRENDA WIGGS, JEFF BENTON DENISE BOERNER, DONNA STOCKMAN, JOHN PHILLIP MARQUEZ, JANET PINDER, JAMIE DWORSKY, BRANDY BACON, KATHY ARRINGTON, CAROL DUNMON, JANE KLINE, PAYTON HREHA OR CHASITY LEWALLEN, BRIAN HOOPER, MIKE JANSTA, MIKE HAYWARD, ANGELA ANDERSON, JAY JACOBS, ANDREW GARZA, AND LUIS TERRAZAS, BRUCE MILLER, DANIEL HART, AUCTION.COM LLC 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.

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Anthony Albad Garcia, ATTORNEY AT LAW
HUGHES, WATTERS & ASKANASE, L.L.P.
1201 Louisiana, SUITE 2800
Houston, Texas 77002
Reference: 2023-004043


Printed Name: JOHN PHILLIP MARQUEZ

c/o Auction.com, LLC
1 Mauchly
Irvine, California 92618

BY
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
RECEIVED

2025 JUN 26 AM 10:26