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FILED

Notice of Substitute Trustee's Sale

2025 JUL 10 PM 12:04

Date: July 10, 2025

Substitute Trustee: Gaylene Rogers Lonergan
Lonergan Law Firm, PLLC
12801 North Central Expressway, Suite 150, Dallas, Texas 75243

Lender: Marcellous T. Dunbar

Note: Promissory Note dated July 6, 2020 in the original principal amount of \$409,401.29, executed by Niktanza Ramos.

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

Deed of Trust:

Date: July 6, 2020

Grantor: Niktanza Ramos

Lender: Marcellous T. Dunbar

Recording information:

Recorded under Instrument Number 202000278472 of the County Clerk's Records, Dallas County, Texas.

Property:

Certain real property at 1117 Surrey Drive, Desoto, TX Dallas County, Texas, particularly described as Lot 14, Block 1 of KENTSDALE FARM PHASE 2, an Addition to the City of Desoto, Dallas County, Texas.

Said property more commonly known as 1117 Surrey Drive, Desoto, TX 75115;

County: Dallas

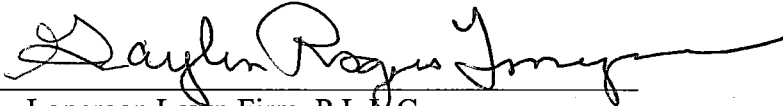
Date of Sale: August 5, 2025

Time of Sale: 10:00 a. m. – 1:00 p.m.

Place of Sale: At the North Side of the George Allen Courts Building, located at 600 Commerce Street, Dallas, Texas 75202 facing Commerce Street below the overhang, or as otherwise designated by the County Commissioners

Gaylene Rogers Lonergan is Substitute Trustee as appointed by Lender. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. **THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.** The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.



Lonerger Lawn Firm, P.L.L.C

STATE OF TEXAS

COUNTY OF DALLAS

This instrument was acknowledged before me on this 10th day of July 2025, by Gaylene Rogers Lonerger, Substitute Trustee.



Notary Public in and for the State of Texas

My Commission Expires:

Print/Typed Name of Notary

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF 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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated August 21, 2017 and recorded under Clerk's File No. 201700236100, in the real property records of DALLAS County Texas, with Tyrane Thompson, an unmarried man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Movement Mortgage, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Tyrane Thompson, an unmarried man securing payment of the indebtedness in the original principal amount of \$180,500.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Tyrane Thompson. U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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. Selene Finance is acting as the Mortgage Servicer for the Mortgagee. Selene Finance, is representing the Mortgagee, whose address is: 3501 Olympus Blvd. 5th Fl. Ste. 500, Dallas, TX 75019.

Legal Description:

TRACT I:

LOT 1, IN BLOCK 17, OF BROOK HOLLOW ESTATES NO. 6, AN ADDITION TO THE CITY OF DESOTO, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 72068, PAGE 721, PLAT RECORDS, DALLAS COUNTY, TEXAS.

TRACT II:

BEING A TRACT OF LAND SITUATED IN THE CURTIS PARK SURVEY, ABSTRACT NO. 1124, CITY OF DESOTO, DALLAS COUNTY, TEXAS, BEING A PART OF A 38.351 ACRE TRACT OF LAND CONVEYED TO CHOATE ENTERPRISES IN DEED FILED FOR RECORD 8/28/75, REAL PROPERTY RECORDS, DALLAS COUNTY, TEXAS, BEING THE SAME TRACT OF LAND CONVEYED TO JAMES MERCER BY DEED RECORDED IN VOLUME 79079, PAGE 806, REAL PROPERTY RECORDS, DALLAS COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:

SALE INFORMATION

Date of Sale: 08/05/2025

Earliest Time Sale Will Begin: 1:00 PM

Location of Sale: The place of the sale shall be: DALLAS County Courthouse, Texas at the following location: 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



2025 JUL 10 AM 11:08
JOHN F. WALKER
COUNTY CLERK
DALLAS COUNTY, TEXAS
FILED

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. 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.

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.

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.

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 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, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Agency Sales and Posting LLC, as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:

Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on July 8, 2025.

/s/ Danya F. Gladney SBOT No. 24059786, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by: _____

Printed Name: _____

C&M No. 44-25-02276

EXHIBIT "A"

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BEGINNING AT THE 1/2 INCH IRON ROD FOUND AT THE NORTH LINE OF A 0.580 ACRE TRACT CONVEYED TO RUSSELL J. MELBA AND DEBORAH E. STEVENS, RECORDED IN INSTRUMENT #20070304593, OFFICIAL PUBLIC RECORDS, DALLAS COUNTY, TEXAS, THE SOUTHEAST CORNER OF SAID TRACT I, SAID POINT BEING THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED;

THENCE LEAVING THE NORTH LINE OF THE 0.580 ACRE TRACT, ALONG THE EAST LINE OF SAID TRACT I, NORTH 09° 34' 47" EAST, PASSING THE NORTHEAST CORNER OF SAID TRACT I, AT A DISTANCE OF 119.85 FEET AND CONTINUING WITH THE SOUTHEAST LINE OF LOT 2, BLOCK 5 OF BROOK HOLLOW ESTATES 2, AN ADDITION TO THE CITY OF DESOTO, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 387, PAGE 107, PLAT RECORDS, DALLAS COUNTY, TEXAS, A TOTAL DISTANCE OF 161.83 FEET, TO A 1/2 INCH IRON ROD SET FOR THE SOUTHWEST CORNER OF LOT 3, BLOCK 5 OF BROOK HOLLOW ESTATES 2, RECORDED IN VOLUME 387, PAGE 107, PLAT RECORDS, DALLAS COUNTY, TEXAS, AN ANGLE POINT ON THE EAST LINE OF LOT 2, BLOCK 5 OF BROOK HOLLOW ESTATES 2, SAID POINT BEING THE NORTHEAST CORNER OF THE HEREIN DESCRIBED;

THENCE SOUTH 78° 01' 00" EAST, A DISTANCE OF 6.00 FEET, TO A 1/2 INCH IRON ROD SET, ON THE SOUTHWEST CORNER OF LOT 6, BLOCK 11 OF PARK RIDGE ESTATES, RECORDED IN INSTRUMENT #20080170671, OFFICIAL PUBLIC RECORDS, DALLAS COUNTY, TEXAS, ON THE SOUTHEAST CORNER OF LOT 3, BLOCK 5 OF BROOK HOLLOW ESTATES 2, FOR ANGLE POINT ON THE NORTH LINE OF THE HEREIN DESCRIBED;

THENCE WITH A SOUTH LINE OF LOT 6, BLOCK 11 OF PARK RIDGE ESTATES SOUTH 64° 28' 47" EAST, A DISTANCE OF 191.01 FEET TO A 1/2 INCH IRON ROD SET FOR AN ANGLE POINT, ON THE SOUTH LINE OF LOT 6, BLOCK 11 OF PARK RIDGE ESTATES, ON THE NORTH LINE OF THE HEREIN DESCRIBED;

THENCE WITH THE SOUTH LINE OF SAID LOT 6, SOUTH 19° 22' 00" EAST, A DISTANCE OF 62.15 FEET, TO A 1/2" IRON ROD SET, ON THE NORTH LINE OF LOT 7, BLOCK 11 OF PARK RIDGE ESTATES, RECORDED IN VOLUME 91201, PAGE 1738, REAL PROPERTY RECORDS, DALLAS COUNTY, TEXAS, THE SOUTH LINE OF LOT 6, BLOCK 11 OF PARK RIDGE ESTATES, SAID POINT BEING THE EAST CORNER OF THE HEREIN DESCRIBED;

THENCE WITH THE NORTHWEST LINE OF LOT 1, BLOCK 11 OF SAID PARK RIDGE ESTATES, SOUTH 78° 12' 00" WEST, A DISTANCE OF 114.28 FEET TO A 1/2 INCH IRON ROD SET, ON THE NORTHEAST CORNER OF SAID 0.580 ACRE TRACT, THE NORTHWEST CORNER OF LOT 7, BLOCK 11, AN ANGLE POINT OF THE SOUTH LINE OF THE HEREIN DESCRIBED;

THENCE WITH THE NORTH LINE OF SAID 0.580 ACRE TRACT, NORTH 86° 48' 36" WEST, A DISTANCE OF 115.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.553 ACRE MORE OR LESS.