

FILED

2025 JUL 15 PM 12:07

JOHN F. WARREN
CLERK
DALLAS COUNTY
BY _____ DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

KNOW ALL MEN BY THESE PRESENTS:

That notice is hereby given of a public non-judicial foreclosure sale.

1. **PROPERTY TO BE SOLD.** The property to be sold is located in Dallas County, Texas, and is more particularly described in **Exhibit A**, which is attached hereto and incorporated by reference herein for all purposes.

This conveyance will be made subject to any exceptions referenced in the Deed of Trust (herein defined) to the extent the same are still in effect and shall not cover any property that has been released from the liens of the Deed of Trust, if any.

2. **DATE, TIME AND PLACE OF SALE.** The sale is scheduled to be held at the following date, time and place:

DATE: **August 5, 2025**

TIME: Not earlier than **11:00 AM**, or within three (3) hours thereafter.

PLACE: 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 on the North Side of the George Allen Courts Building Facing Commerce Street below the overhang.

The Deed of Trust permits the Lender described therein to postpone or withdraw, or reschedule the sale for another day. In such case, the Trustee or Substitute Trustee under the Deed of Trust need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or re-filing may be after the date originally scheduled for this sale.

3. **TERMS OF SALE.** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of sale for the property being sold.
4. **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 sale granted by a Deed of Trust executed by **Edward Ndilow Vonjoe**, dated December 30, 2022, recorded in the Office of the County Clerk

of Dallas County, Texas, as **County Clerk's Instrument No. 202300001259** (the "Deed of Trust").

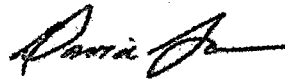
5. **OBLIGATIONS SECURED.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations"), including but not limited to the Promissory Note in the principal sum of \$455,595.00, executed by **Edward Ndilow Vonjoe**, and payable to the order of MCI Mortgage, Inc., is the current owner and holder of the Obligations, is the Lender under the Deed of Trust, and is referred to herein as the "Lender".

As of July 11, 2025, there was owed \$439,962.75 on the Note in principal, interest, late fees, and default interest, plus additional amounts for collection and attorneys' fees. The Note is bearing interest at the rate of \$82.09 per day thereafter. An exact statement of the amount due, owing and secured by the Deed of Trust may be obtained by contacting the undersigned or by contacting the Lender as follows:

MCI Mortgage, Inc.
Attn: John Townes
2101 Cedar Springs Road
Suite 700
Dallas, Texas 75201

6. **DEFAULT AND REQUEST TO ACT.** Default has occurred under the Deed of Trust and the Lender has requested me, as the Substitute Trustee to conduct this sale. Notice is given that prior to the sale Lender may appoint another person as a Substitute Trustee to conduct the sale.
7. **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.**

DATED this the 15 day of July, 2025.



Printed Name: David Garvin
Title: Substitute Trustee

AFTER RECORDING RETURN TO:

Jordan R. Hesse
HESSE, HESSE & BLYTHE, PC
5560 Tennyson Parkway
Suite 250
Plano, Texas 75024

EXHIBIT A

LEGAL DESCRIPTION

Lot 19, Block C, Windermere Addition, an addition to the City of Farmers Branch, Dallas County, Texas, according to the plat thereof recorded under **Clerk's File No. 2018-314149**, Map Records, Dallas County, Texas.