

**NOTICE OF FORECLOSURE**

DATE: June 23, 2025

DEBTORS: Yi Chen

*Via Certified Mail Return Receipt Requested  
and Regular Mail*

5990 Lindenshire Lane #128  
Dallas, Texas 75230

And

2312 Kemerton Drive  
Plano, Texas 75025

2025 JUN 23 PM 1:34  
JOHN E. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
TEXAS

ASSOCIATION: The Abbey on Preston Owners Association, a Texas nonprofit corporation

SECURITY PROPERTY: Property located at 5990 Lindenshire Lane #128, Dallas, Texas 75230 being more particularly described as follows:

Unit 128, Building A, ABBEY ON PRESTON, a Condominium Project in Dallas County, Texas; together with the limited common elements and an undivided interest in and to the general common elements, as defined in that Declaration recorded in Volume 84130, Page 5336, Condominium Records and amended in Volume 85181, Page 343; Volume 89169, Page 1239 and Clerk's File Number 202000165056, Dallas County, Texas.

**ASSESSMENTS:**

Pursuant to Texas Property Code §82.113, "assessments" means regular and special assessments, dues, fees, charges, interest, late fees, fines, collection costs, attorney's fees, and any other amount due to the Association by the unit owner or levied against the unit by the Association, all of which are enforceable as assessments.

**ASSESSMENTS DUE:**

All assessments which are owed to the Association as described in the Debt and Default Information herein, together with all additional amounts accruing and owed through the time of full payment, pursuant to the Governing Documents and law.

**GOVERNING DOCUMENTS:**

Amended and Restated Declaration of the Abbey on Preston, A Texas Condominium filed of record on June 25, 2020, bearing instrument number 202000165056, Official Public Records of Dallas County, Texas, including any amendments thereto and all other recorded documents governing, evidencing, administering, or securing Association assessments.

DEFAULT: Failure to pay the Assessments Due.

The undersigned represents the Association. You are in default of your obligations under the Governing Documents. Proceedings have been initiated to foreclose and sell the Security Property under the power of sale in the Governing Documents at public auction on

**TUESDAY, August 5, 2025.** The earliest time at which the sale will occur is 10:00 a.m., and the sale shall begin not later than three hours after that time. The sale will take place at the County Courthouse in Dallas County, Texas, in the area of the courthouse designated by the commissioners court of such county as the place where public sales of real property under a power of sale conferred by a valid lien are to take place. Enclosed with this letter is a copy of the NOTICE OF SUBSTITUTE TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE on the above mentioned Security Property.

The unpaid balance, requirements for satisfaction of the obligations imposed upon you by the Governing Documents, and fees needed to avoid foreclosure may be obtained by contacting the undersigned.

You are cautioned that, whether you elect to mail or personally deliver such sums to the Association, such sums must be actually received before the applicable deadline(s). Any failure to actually deliver such sums on or before the applicable deadline(s) because of any act or omission by you, the U. S. Postal Service, or any other person or entity upon whom you rely, shall not be considered an excuse.

In the event the Security Property is sold at foreclosure for an amount not sufficient to satisfy the entire amount owing, including attorney's fees, trustee's fees, and expenses incurred in connection therewith (unless otherwise agreed by the Association in writing, or unless you have been legally discharged from liability for the Debt), you will be liable for the deficiency.

#### **NOTICE**

1. **Defined Terms.** The words and phrases have the meanings attributed to them in the Defined Terms, and where words or phrases are otherwise stated to reasonably indicate an intention to serve as a defined term. When the context requires, singular nouns and pronouns include the plural.
2. **Collection of Debt.** This law firm represents the Association with respect to the claims it has against you. THIS FIRM IS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
3. **Demand for Payment, Debtor's Default & Right to Cure Default.** Payment of the Assessments Due is demanded. You are in Default as that term is defined in this letter. You are entitled to cure the Default at any time before the foreclosure has been completed, by paying the total Assessments Due in the required manner.
4. **Attorney Fees and Costs.** You are liable for reasonable attorney fees and other reasonable costs incurred by the Association relating to collecting amounts due to the Association for enforcing the Governing Documents administered by the Association.
5. **Further Increases.** The amount necessary to cure the Default is subject to further increases for any additional assessments becoming due after the Disclosure Date. To obtain the exact amount of Assessments Due on the date you plan to make payment curing the Default, please contact the undersigned or my staff. On the date of payment you may obtain the total amount of Assessments Due as of that date by calling the phone number on the letterhead of this letter. The information will be provided with reasonable promptness, and will likely

require information to be obtained by this office and provided to you by calling you back. If, for any reason, you are unable to obtain the exact amount of Assessments Due at the time of your proposed full payment, you should pay the amount of Assessments Due as stated in this letter, and we will inform you of the additional amounts owing before accepting your payment.

6. **Terms of Letter Not Changed Except by Signed Writing.** Please understand that no communication, written or oral, that any Debtor has had or may have with the Association concerning any modification, renewal, extension, or restructure of the Assessments Due, including any deed in lieu of foreclosure, waiver of deficiency or agreed foreclosure, in any way modifies this letter or constitutes consent to the nonpayment of the assessments, or a waiver by the Association of any of the remedies described in this letter. There is currently no modification, renewal, extension, or settlement agreement between the Debtor and the Association with regard to the Assessments Due or the Governing Documents; furthermore, no proposals made by the Debtor to the Association are effective unless and until they are reduced to writing and signed by an authorized representative of the Association. Nothing contained in this letter is intended to waive any default or event of default; waive any rights, remedies, or recourses available to the Association; or be an election of remedies resulting from any default that may exist with respect to the Governing Documents.
7. **Active Military Duty Notice.** 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. I request your written notice to provide the exact name of such member, and the member's date of birth.
8. **Required Form and Receipt of Payment.** Payment must be made in cash, cash equivalent, wire transfer, or by cashier's check at this office. Payment will be considered made only when the accepted amount and form of payment is actually and physically received.
9. **Request Responses be made to the Undersigned.** Please address all comments and correspondence directly to the undersigned according to the contact information on the letterhead of this letter.

Respectfully submitted,

/s/ Lynnsee Starr

Lynnsee Starr  
Platt Richmond PLLC  
1201 N Riverfront Blvd. Suite 100  
Dallas, Texas 75207  
Tel: 214-559-2700  
Lstarr@plattrichmond.com  
Bar No: 24114441  
COUNSEL FOR ASSOCIATION

FILED

2025 JUN 20 AM 9:45

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY \_\_\_\_\_ DEPUTY

## Notice of Foreclosure Sale

June 19, 2025

### Deed of Trust:

Dated: February 18, 2022

Grantor: Lubna Bilal and Bilal Khaleeq

Trustee: Glen A. Bellinger

Lender: Carin I. Walden and Mieczyslaw Zylinski

Recorded in: Document No. 20140401000307130 of the Real Property Records of Dallas County, Texas

Legal Description: See Exhibit "A" attached hereto and by this reference made a part hereof

Secures: Real Estate Lien Note ("Note") in the original principal amount of \$241,500.00, executed by Lubna Bilal and Bilal Khaleeq ("Borrower") and payable to the order of Lender

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described in the attached Exhibit A, and all rights and appurtenances thereto.

Substitute Trustee: Dennis Houfek

Substitute Trustee's Address: 2524 Preston Road, Suite 904, Plano, Texas 75093

### Foreclosure Sale:

Date: August 5, 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: George Allen Courthouse, 600 Commerce Street, on the north side of the Courthouse facing Commerce Street below the overhang.

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 Lender'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, Lender, 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 Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lenders 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.

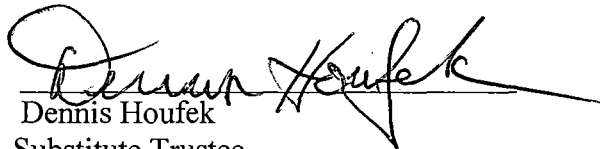
If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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 Lender. 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.**

A handwritten signature in black ink, appearing to read "Dennis Houfek", written over a horizontal line.

Dennis Houfek  
Substitute Trustee  
State Bar No. 10033700  
houfeklaw@verizon.net  
P.O. Box 260326  
(214) 724-0629

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 5/12/2022	<b>Grantor(s)/Mortgagor(s):</b> HILARY ALISON OTSTOTT, A SINGLE WOMAN, AND ANDREW JAEGER, A SINGLE MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR NATIONS RELIABLE LENDING, LLC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Nationstar Mortgage LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 202200136712	<b>Property County:</b> DALLAS
<b>Mortgage Servicer:</b> Nationstar Mortgage LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 8950 Cypress Waters Boulevard, Coppell, TX 75019
<b>Date of Sale:</b> 8/5/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** UNIT 503, OF 509 ELM PLACE RESIDENCE CONDOMINIUM, A CONDOMINIUM PROJECT IN DALLAS COUNTY, TEXAS; TOGETHER WITH THE LIMITED COMMON ELEMENTS AND AN UNDIVIDED INTEREST IN AND TO THE GENERAL COMMON ELEMENTS, AS DEFINED IN THAT DECLARATION RECORDED IN VOLUME 99125, PAGE 264, REFILED IN VOLUME 99151 PAGE 6418, OFFICIAL PUBLIC RECORDS, 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, John Beazley, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Bruce Miller, Joshua Sanders, Ramiro Cuevas, Matthew Hansen, Daniel Hart, Auction.com LLC, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, or Payton Hreha, 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.

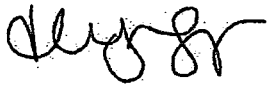
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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(D): 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: 6/11/2025



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Nationstar Mortgage LLC

Dated: 6/11/2025

Printed Name

Shelley Ortolani  
Substitute Trustee  
c/o Auction.com  
1255 West 15th Street, Suite 1060  
Plano, TX 75075

DEED  
DALLAS COUNTY  
CLERK  
JOHN E. WARREN  
87

2025 JUN 12 AM 11:09

**MH File Number:** TX-25-109206-POS  
**Loan Type:** Conventional Residential

FILED

## NOTICE OF FORECLOSURE 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 OR 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. Property to Be Sold.** The property to be sold is described as follows: UNIT 103, LOFTS AT SANTA FE CONDOMINIUMS, A CONDOMINIUM REGIME SITUATED IN DALLAS COUNTY, TEXAS, ACCORDING TO THE DECLARATION OF CONDOMINIUM AND PLAT'S AND EXHIBITS ATTACHED THERETO OF RECORD UNDER CLERK'S FILE NO. 202000246571, OF THE CONDOMINIUM RECORDS OF DALLAS COUNTY, TEXAS, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS THEREOF, TOGETHER WITH THE LIMITED COMMON ELEMENTS APPURTENANT THERETO.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 12/23/2020 and recorded in Document 202000362740 real property records of Dallas County, Texas.

**3. Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time, and place:

Date: 08/05/2025

Time: 10:00 AM

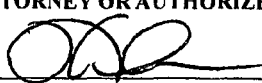
Place: Dallas County, Texas at the following location: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS OFFICE or as designated by the County Commissioners Court.

**4. 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.

**5. Obligations Secured.** The Deed of Trust executed by BABLOO JOHN WILLIAMS, provides that it secures the payment of the indebtedness in the original principal amount of \$475,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY is the current mortgagee of the note and deed of trust and SERVICE FIRST MORTGAGE COMPANY is mortgage servicer. A servicing agreement between the mortgagee, whose address is SFMC, LP DBA SERVICE FIRST MORTGAGE COMPANY c/o SERVICE FIRST MORTGAGE COMPANY, 1 Corporate Dr., Ste 360, Lake Zurich, IL 60047 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney 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.

**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.**

  
Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
✓ L. Keller Mackie, Attorney at Law  
Michael Zientz, Attorney at Law  
Lori Liane Long, Attorney at Law  
Chelsea Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Karla Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

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

### Certificate of Posting

I am Donna Stockman whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 6/10/25 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.

FILED  
2025 JUN 10 AM 11:11  
JOHN E. WARREN  
COUNTY CLERK  
DALLAS COUNTY, TEXAS