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2025 OCT 13 PM 12:50

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

BY _____ DEPUTY

After Recording, Return to:
Erik K. Martin
Martin Lawyers, PLLC
1020 Macon St., Ste. 7
Fort Worth, Texas 76102

STATE OF TEXAS

§

COUNTY OF DALLAS

§

§

NOTICE OF FORECLOSURE SALE

TS# W-401968

September 23, 2025

This Notice of Foreclosure Sale is made by the Substitute Trustee pursuant to that certain Deed of Trust ("Deed of Trust") more particularly described as follows:

Dated: April 29, 2022

Borrower/Grantor: Suman Raja Chiluveru

Trustee: Celtic Bank Corporation

Lender: Celtic Bank Corporation

Recorded in: Deed of Trust dated April 29, 2022, recorded on May 4, 2022 as File No. 202200125010 of the Official Records of Dallas County, Texas.

Secures: Promissory Note, dated April 29, 2022, in the original principal amount of \$603,600.00, executed by Borrower, and payable to the order of Celtic Bank Corporation.

Property: The real property, described in the attached Exhibit A and commonly referred to as 725 Rembrandt Ct. Coppell, TX 75019-2208, and certain personal property described therein.

Security Agreement: Commercial Security Agreement dated April 29, 2022, by Ashdam Enterprises Ltd. Co. and Ashdam Investments Texas Ltd. Co. in favor of Celtic Bank Corporation, securing collateral related to the Loan.

Substitute Trustees: Erik K. Martin and Abstracts/Trustees of Texas, LLC

Substitute Trustees'
Addresses:

Erik K. Martin
Martin Lawyers, PLLC
1020 Macon Street, Ste. 7
Fort Worth, Texas 76102
(682) 707-2999

Abstracts/Trustees of Texas, LLC
9065 Jollyville Rd, Ste 203A
Austin, Texas 78759

Foreclosure Sale:

Date: **Tuesday, December 2, 2025**

Time: The sale of the Property ("Foreclosure Sale") will be held between 10 a.m. and 1 p.m.

Place: On the North side of the George Allen Courts Building facing 600 Commerce Street below the overhang, or if the preceding area is no longer the designated area, at the area most recently designated by the Dallas County Commissioners 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 Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

The Foreclosure Sale may be conducted by the Substitute Trustee, or by any of the following:
Abstracts/Trustees of Texas, LLC

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 that Substitute Trustees 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 the Lender/Beneficiary's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

Public notice is hereby given that the foreclosure sale of the above-described Property will proceed as provided for in this Notice of Foreclosure Sale and shall be conducted by the Substitute Trustees designated herein and appointed pursuant to the Deed of Trust by that certain Revised

Appointment of Substitute Trustees filed in the real property records of Dallas County, Texas. Therefore, notice is given that on and at the Date, Time and Place of Sale described above, Substitute Trustees will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

The Deed of Trust permits the Lender to postpone, withdraw, or reschedule to sale for another day. In that case, the Substitute Trustees need not appear at the Date, Time and Place of Sale described above to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refilled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code. The reposting or refilling may be after the date originally scheduled for this sale.

Those desiring to purchase the Property will need to demonstrate their ability to pay cash on the day the Property is sold.

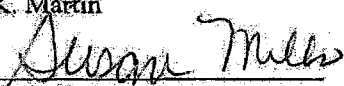
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. 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. 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 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 Substitute Trustees reserve 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 the Substitute Trustee.

Notice is given that before the Foreclosure Sale Lender/Beneficiary may appoint another person as Substitute Trustee to conduct the Foreclosure Sale.

Substitute Trustee
Erik K. Martin



Substitute Trustee
Abstracts/Trustees of Texas, LLC

EXHIBIT A

Property Description

Tract 2:

Lot 12, Willow Park, an addition to the City of Coppell, Dallas County, Texas, according to the plat thereof recorded in Clerk's File-No. 201100027028, Map Records, Dallas County, Texas, together with Certificate of Correction of Error recorded in Clerk's File No. 201200093106, Official Public Records, Dallas County, Texas.

FILED

2025 OCT 23 AM 10:45

R 2960
T.S. #: 25-16062

Notice of Substitute Trustee Sale

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY My DEPUTY

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: 12/2/2025
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 EIGHTEEN (18), IN BLOCK C, OF RAINTREE VILLAGE, AN ADDITION TO THE CITY OF COPPELL, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 86132, PAGE 2311 OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 4/27/2006 and is recorded in the office of the County Clerk of Dallas County, Texas, under County Clerk's File No 200600172677, recorded on 5/11/2006, The subject Deed of Trust was modified by Loan Modification recorded on 06/12/2018 as Instrument No. 201800154216 of the Real Property Records of Dallas County, Texas.
Property Address: 567 VILLAGE GREEN DRIVE COPPELL, TEXAS 75019-5633

Trustor(s):	VINCE A. ROMO AND CHERYL ROMO	Original Beneficiary:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR AMERICA'S WHOLESALE LENDER ITS SUCCESSORS AND ASSIGNS
Current Beneficiary:	U.S. Bank National Association, as Indenture Trustee on behalf of and with respect to Barclays Mortgage Trust 2021-NPL1, Mortgage-Backed Securities, Series 2021-NPL1	Loan Servicer:	NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing
Current Substituted Trustees:	Auction.com, LLC, 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, Stockman Foreclosure Services Inc., Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC,		

T.S. #: 25-16062

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 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 VINCE A. ROMO AND CHERYL ROMO. 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 by not limited to (1) the promissory note in the original principal amount of \$153,750.00, executed by VINCE A. ROMO AND CHERYL ROMO, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR AMERICA'S WHOLESALE LENDER ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of VINCE A. ROMO AND CHERYL ROMO to VINCE A. ROMO AND CHERYL ROMO. U.S. Bank National Association, as Indenture Trustee on behalf of and with respect to Barclays Mortgage Trust 2021-NPL1, Mortgage-Backed Securities, Series 2021-NPL1 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**

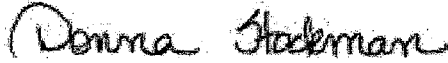
Questions concerning the sale may be directed to the undersigned or to the beneficiary:

U.S. Bank National Association, as Indenture Trustee on behalf of and with respect to Barclays Mortgage Trust 2021-NPL1, Mortgage-Backed Securities, Series 2021-NPL1 c/o NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing
75 Beattie Place, Suite 300
Greenville, South Carolina 29601-2743
800-365-7107

T.S. #: 25-16062

Dated: 10/23/25

Auction.com, LLC, 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, Stockman Foreclosure Services Inc., Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC,



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

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department