

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED

2025 OCT 13 PM 12:50

✓ 2831

T.S. #: 2025-18097-TX

JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY

BY _____ 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 earliest time the sale will begin is 10:00 AM , or within three (3) hours after that time.
Place: Dallas County Courthouse, Texas, at the following location: 600 Commerce St Dallas, Tx 75202 NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners 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 3, Block J, Flame East, Installment No. 3, an Addition to the City of Duncanville, Dallas County, Texas, according to the map thereof recorded in Volume 201, Page 3112, Map Records, Dallas County, Texas.

Commonly known as: 410 E MONA AVE DUNCANVILLE, TX 75137

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 8/8/2024 and recorded in the office of the County Clerk of Dallas County, Texas, recorded on 8/12/2024 under County Clerk's File No 202400160766, in Book -- and Page -- of the Real Property Records of Dallas County, Texas.

Grantor(s):	Vanessa Hayes, An Unmarried Woman
Original Trustee:	Scott R. Valby
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Brandy Bacon, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Payton Hreha, Jeff Benton, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Abstracts/Trustees of Texas, LLC, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Graylin Jackson, Russell Stockman, Jamie Dworsky, Angela Cooper, Jeff Benton, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Andrew Garza, Luis Terrazas, Resolve Trustee Services, LLC
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Western Trust Bank, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

T.S. #: 2025-18097-TX

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 referenced property securing the above referenced loan.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee 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.

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

The 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 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. 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 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. 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.

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 \$256,000.00, executed by Vanessa Hayes, An Unmarried Woman, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for First Western Trust Bank, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee 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(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

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

Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

T.S. #: 2025-18097-TX

Default and Request to Act - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

Dated: 10/13/25

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Brandy Bacon, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Payton Hreha, Jeff Benton, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Abstracts/Trustees of Texas, LLC, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Graylin Jackson, Russell Stockman, Jamie Dworsky, Angela Cooper, Jeff Benton, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Andrew Garza, Luis Terrazas, Resolve Trustee Services, LLC



c/o Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648

NOTICE OF SUBSTITUTE TRUSTEE'S 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.

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 2nd day of December, 2025
Time: 10 AM or not later than three hours after that time
Place: AT George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202 in Dallas County, Texas.

TERMS OF SALE: CASH

2025 OCT 23 AM 10:59
FILED
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
BY
MY DEPUTY

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: August 25, 2000
Grantor(s): Yolanda A. Gary, a single person and Roderick E. Curry, a single person
Original Mortgagee: National Home Lending
Original Principal: \$82,055.00
Recording Information: Deed Inst.# 200001116606, Deed Book 169, Deed Page 05756
Current Mortgagee/Beneficiary: Government Loan Securitization Trust 2011-FV1, U.S. Bank Trust National Association, not in its individual capacity but solely as Delaware trustee and U.S. Bank National Association, not in its individual capacity but solely as Co-Trustee
Secures: The Promissory Note (the "Note") in the original principal amount of \$82,055.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County: Dallas
Property Description: (See Attached Exhibit "A")
Property Address: 1511 Lime Leaf Lane, Duncanville, TX 75137
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: Shellpoint Mortgage Servicing
Mortgage Servicer Address: 75 Beattie Place, Suite 300 Greenville, SC 29601

File No.: 25-02767TX

SUBSTITUTE TRUSTEE(S):

McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

SUBSTITUTE TRUSTEE ADDRESS:

1320 Greenway Drive, Suite 780 Irving, TX 75038

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.

/s/ Coury Jacocks

Coury Jacocks - Bar #: 24014306

National Association, not in its individual capacity but solely as Delaware trustee and U.S. Bank Trust National Association, not in its individual capacity but solely as Co-Trustee

Coury.Jacocks@mccalla.com

1320 Greenway Drive, Suite 780

Irving, TX 75038

(469) 942-7141 Office

(469) 469-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am _____ whose address is _____. I declare

under penalty perjury that _____ I filed and/or recorded 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.

Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

EXHIBIT "A"

Lot 20, Block 2 of Lime Tree Addition, an addition to the City of Duncanville, Dallas County, Texas, according to the plat thereof recorded in Volume 81243, Page 1254, Map Records, Dallas County, Texas.

SAVE AND EXCEPT:

BEING a tract of land situated in Lot 20, Block 2, of the Lime Tree Addition, an Addition to the City of Duncanville, Texas, according to the plat recorded in Volume 81243, Page 1254, Map Records, Dallas County, Texas, and being more particularly described as follows:

BEGINNING, at the Northwest corner of said Lot 20, also being in angle point on the Westerly line of a 50 foot wide electric utility easement, an iron rod found for corner;

THENCE, North 87 deg. 22 min. East, along the North line of said Lot 20, a distance of 7.61 feet to a point in the center line of said 15 foot wide easement, an iron rod set for corner;

THENCE, South 12 deg. 22 min. 50 sec. East, along said center line and thru said Lot 20, a distance of 70.94 feet to a point in the South line of said Lot 20, an iron rod set for corner;

THENCE, South 87 deg. 22 min. West, along the said South line of Lot 20, and passing the Westerly line of said 15 foot wide easement at a distance of 7.61 feet, a total distance of 19.62 feet to the Southwest corner of said Lot 20, an iron rod set for corner;

THENCE, North 02 deg. 38 min. West, along the West line of said Lot 20, a distance of 70.0 feet to the PLACE OF BEGINNING and containing .0341 acres or 1,486 square feet of land, more or less.

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	Rosa Juarez	Deed of Trust Date	November 4, 2009
Original Mortgagee	Genworth Financial Home Equity Access, Inc., formerly known as Liberty Reverse Mortgage, Inc.	Original Principal	\$216,000.00
Recording Information	Instrument #: 200900322313 in Dallas County, Texas	Original Trustee	Federal Title, Inc.
Property Address	714 Kennedy Ave., Duncanville, TX 75116	Property County	Dallas

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Mortgage Assets Management, LLC	Mortgage Servicer	PHH Mortgage Corporation
Current Beneficiary	Mortgage Assets Management, LLC	Mortgage Servicer Address	1661 Worthington Road, Suite 100, West Palm Beach, FL 33409

SALE INFORMATION:

Date of Sale	12/02/2025
Time of Sale	10:00 AM or no later than 3 hours thereafter
Place of Sale	The outside area on the north side of the George Allen Courts Building facing Commerce Street below the overhang in Dallas County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Dallas County Commissioner's Court.
Substitute Trustees	Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Payton Hreha, Taherzadeh, PLLC, Auction.com, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust: LOT 7, BLOCK G, OF FLAME WEST INSTALLMENT 4, AN ADDITION TO THE CITY OF DUNCANVILLE, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 314, PAGE 815, OF MAP RECORDS OF DALLAS COUNTY, TEXAS. CORRECTED BY CERTIFICATE OF CORRECTION RECORDED IN VOLUME 426, PAGE 22, DEED RECORDS OF DALLAS COUNTY, TEXAS.

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

The sale will be conducted as a public auction to the highest bidder for cash, 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.

The 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 sale will necessarily be made subject to all other 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 sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. Prospective bidders

TAHERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 281-00260

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NOTICE OF TRUSTEE'S SALE

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 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to 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.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, 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. The reposting or refiling may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Assert and protect your rights as a member of the armed forces of the United States. If you 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.

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.

Dated October 9, 2025.

/s/ Selim H. Taherzadeh
Selim H. Taherzadeh
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001
(469) 729-6800

Return to: TAHERZADEH, PLLC
15851 N. Dallas Parkway, Suite 410, Addison, TX 75001



CLERK, U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS

ENTERED

THE DATE OF ENTRY IS ON
THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Signed June 28, 2023

Mark X. Mullins
United States Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE:

ROSA JUAREZ,

DEBTOR,

MORTGAGE ASSETS MANAGEMENT,
LLC,

MOVANT.

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Case No. 22-40205-mxm
(CHAPTER 13)

AGREED ORDER MODIFYING AUTOMATIC STAY OF ACT AGAINST PROPERTY

THIS MATTER having come before this Court for consideration of the Motion for Motion for Relief filed by Mortgage Assets Management, LLC (Movant). It appears to the Court that proper notice to interested parties has been provided under law, including local Bankruptcy rules. Movant, by and through its attorney of record, announced to the Court that an agreement had been reached concerning the relief requested. Such agreement is set forth in the provisions of

this Order as evidence by the signatures of the respective attorneys or parties. The Court, having considered the agreement of the parties, is of the opinion that the same should be given effect and therefore it is:

ORDERED that the Automatic Stay of 11 U.S.C. § 362 remains in effect in this case as to the property located at 714 Kennedy Ave., Duncanville, TX 75116 (the "Property"), contingent upon:

The Debtor agrees to pay future property taxes and maintain future hazard insurance.

ORDERED that, without further court order, if the Debtor fails to comply with any of the terms as set forth above, the stay shall automatically terminate with respect to Movant if, after the expiration of ten (10) days written notice of default from the Movant to the Debtor's and Debtor's Attorney, the default is not cured.

ORDERED that, without further court order, if the Debtor defaults for a third (3rd) time under this order, the stay shall automatically terminate as to Movant without the necessity of a written notice of default or ten (10) day opportunity to cure.

ORDERED that if said automatic stay be terminated as to the claim of Movant, its successors and assigns; Movant shall be allowed to pursue all statutory and other available remedies, including, but not limited to, foreclosure and that Movant be permitted to obtain possession of the property which serves as collateral to the exclusion of Debtor.

ORDERED that if this Bankruptcy case is converted to a different Chapter in the United States Bankruptcy Court, this order shall remain in full force and effect.

###END OF ORDER###

APPROVED AND ENTRY REQUESTED:

By: /s/ Selim H. Taherzadeh

Taherzadeh, PLLC

Selim H. Taherzadeh

st@taherzlaw.com

Texas Bar No. 24046944

15851 N Dallas Parkway, Suite 410

Addison, TX 75001

Tel. (469) 729-6800

Fax. (469) 828-2772

ATTORNEY FOR MOVANT.

By: /s/ Richard M. Weaver

Richard M. Weaver

Richard M. Weaver & Associates

5601 Airport Freeway

Fort Worth, TX 76117

ATTORNEY FOR DEBTOR

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE:

ROSA JUAREZ,

DEBTOR,

MORTGAGE ASSETS MANAGEMENT,
LLC,

CREDITOR.

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Case No. 22-40205-mxm
(CHAPTER 13)

NOTICE OF DEFAULT OF AGREED ORDER

COMES NOW Mortgage Assets Management, LLC ("Creditor") the holder of a claim in the above numbered and entitled case and files this, its Notice of Default of Agreed Order, and would respectfully show the Court as follows:

1. An Agreed Order was entered in this case on June 28, 2023, which required the Debtor, among other provisions, to pay all taxes and maintain insurance on the property.
2. The Debtor failed to comply with the terms set out in the Agreed Order by not maintaining Hazard Insurance (*See* Dkt. No. 46).
3. Creditor force placed insurance on or around April 8, 2025 and disbursed funds totaling \$5,656.00 that Debtor will need to cure or provide proof that Debtor maintained insurance the entire time.

4. This Notice of Default of Agreed Order constitutes the ten (10) days written notice of default required under the Agreed Order.
5. If the default is not cured within ten (10) days of this letter, the automatic stay will be terminated.

Dated: September 2, 2025

Respectfully submitted,

BY: /s/ **Scott H. Crist**

TAHERZADEH, PLLC

Selim H. Taherzadeh
st@taherzlaw.com
Texas Bar No. 24046944
Scott H. Crist
sc@taherzlaw.com
Texas Bar No. 24057814
15851 N. Dallas Parkway, Suite 410
Addison, Texas 75001
Tel. (469) 729-6800
Fax. (469) 828-2772
ATTORNEY FOR MORTGAGE ASSETS
MANAGEMENT, LLC.

**AMERICAN SECURITY INSURANCE COMPANY
STANDARD GUARANTY INSURANCE COMPANY
EVIDENCE OF INSURANCE**

DATE: 04-08-2025

CERTIFICATE NUMBER: 2MR341168300

EFFECTIVE DATE : 01/21/2025 EXPIRATION DATE : 01/21/2026

**COVERAGE PERIOD IS EFFECTIVE 01/21/2025 AND EXPIRES 01/21/2026
12:01A.M., STANDARD TIME AT THE ADDRESS OF THE NAMED BORROWER AS
STATED HEREIN.**

NAME BORROWER: JUAREZ

SKEY NUMBER:

**PROPERTY ADDRESS: 714 KENNEDY AVE
DUNCANVILLE, TX 75116**

**MORTGAGE COMPANY: PHH Reverse Mortgage
INSURANCE PROCESSING CENTER
PO BOX 5954
SPRINGFIELD, OH 45501-5954**

COVERAGE TYPE: Hazard

AMOUNT OF INSURANCE: \$514000

EARNED PREMIUM \$ 5656.00

TOTAL \$ 5656.00

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on September 2, 2025 in compliance with the Court's ECF filing rules and pursuant to the Federal Rules of Civil Procedure for all counsel and parties not registered to receive notice by the Court's electronic filing system upon the following parties. A copy of this Notice is being mailed first class and certified mail to the Debtor and Debtor's Attorney.

Debtor Rosa Juarez 714 Kennedy Ave Duncanville, TX 75116	Debtor's Attorney Richard M. Weaver Richard M. Weaver & Associates 5601 Airport Freeway Fort Worth, TX 76117
Trustee Tim Truman 6851 N.E. Loop 820, Suite 300 N Richland Hills, TX 76180	United States Trustee United States Trustee 1100 Commerce Street Room 976 Dallas, TX 75202

/s/ Scott H. Crist

SCOTT H. CRIST

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE:

ROSA JUAREZ,

DEBTOR,

MORTGAGE ASSETS MANAGEMENT,
LLC,

CREDITOR.

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Case No. 22-40205-mxm
(CHAPTER 13)

NOTICE OF TERMINATION OF AUTOMATIC STAY

COMES NOW Mortgage Assets Management, LLC, the holder of a claim in the above numbered and entitled case and files this, its Notice of Termination of Automatic Stay, and would respectfully show the Court as follows:

An Agreed Order (“Order”) was entered on June 28, 2023, which required the Debtor, among other duties, to maintain all taxes and insurance on the property.

2. The Debtor failed to comply with the terms set out in the Agreed Order by not maintaining Hazard Insurance.
3. Mortgage Assets Management, LLC advanced those funds to pay those taxes on April 8, 2025 and disbursed funds totaling \$5,656.00.
4. The Debtors have been provided a written notice of default to the Debtor and Debtor’s attorney dated September 2, 2025 (*See* Dkt. No. 58).

5. Pursuant to the Order, the Stay of 11 U.S.C. § 362 automatically terminated without further court order if, expiration of ten (10) days written notice of default from the Movant to the Debtor's and Debtor's Attorney, the default is not cured.

Dated: September 23, 2025

Respectfully submitted,

BY: /s/ Scott H. Crist

TAHERZADEH, PLLC

Selim H. Taherzadeh
st@taherzlaw.com
Texas Bar No. 24046944
Scott H. Crist
sc@taherzlaw.com
Texas Bar No. 24057814
15851 N. Dallas Parkway Suite 410
Addison, Texas 75001
Tel. (469) 729-6800
Fax. (469) 828-2772
ATTORNEY FOR MORTGAGE ASSETS
MANAGEMENT, LLC

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically in compliance with the Court's ECF filing rules and pursuant to the Federal Rules of Civil Procedure for all counsel and parties not registered to receive notice by the Court's electronic filing system upon the following parties:

Debtor Rosa Juarez 714 Kennedy Ave Duncanville, TX 75116	Debtor's Attorney Richard M. Weaver Richard M. Weaver & Associates 5601 Airport Freeway Fort Worth, TX 76117
Trustee Tim Truman 6851 N.E. Loop 820, Suite 300 N Richland Hills, TX 76180	United States Trustee United States Trustee 1100 Commerce Street Room 976 Dallas, TX 75202

/s/ Scott H. Crist

SCOTT H. CRIST

25TX477-0014
822 NATURE DRIVE, DUNCANVILLE, TX 75116

NOTICE OF FORECLOSURE SALE

Property: The Property to be sold is described as follows:

LOT 16, BLOCK 33, OF IRWIN KEASLER DEVELOPMENT, RED BIRD ADDITION, UNIT NO. 5, AN ADDITION TO THE CITY OF DUNCANVILLE, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 19, PAGE 257, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

Security Instrument: Deed of Trust dated May 19, 2003 and recorded on May 23, 2003 as Instrument Number 2357717 in the real property records of DALLAS County, Texas, which contains a power of sale.

Sale Information: December 02, 2025, at 1:00 PM, or not later than three hours thereafter, at the north side of the George Allen Courts Building facing Commerce Street below the overhang, or as designated by the County Commissioners Court.

Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured: The Deed of Trust executed by DANIEL RAMIREZ AND ELIZABETH M RAMIREZ secures the repayment of a Note dated May 19, 2003 in the amount of \$101,850.00. FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2020-1, whose address is c/o Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, is the current mortgagee of the Deed of Trust and Note and Select Portfolio Servicing, Inc. is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

FILED
2025 OCT 16 AM 11:13
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____
DEPUTY

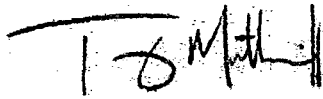


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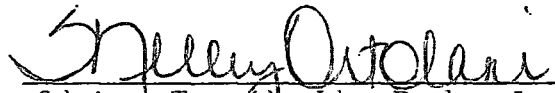
Substitute Trustee(s): John Beazley, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Bruce Miller, Joshua Sanders, Ramiro Cuevas, Matthew Hansen, Daniel Hart, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Carol Dunmon, Payton Hreha, Jeff Benton, Kathy Arrington, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Andrew Garza, Luis Terrazas, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, ServiceLink Agency Sales and Posting, LLC, Dustin George

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.

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.



Miller, George & Suggs, PLLC
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
Rachel Son, Attorney at Law
6080 Tennyson Parkway, Suite 100
Plano, TX 75024



Substitute Trustee(s) John Beazley, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Bruce Miller, Joshua Sanders, Ramiro Cuevas, Matthew Hansen, Daniel Hart, 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, Kathy Arrington, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Andrew Garza, Luis Terrazas, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Dustin George
c/o Miller, George & Suggs, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Certificate of Posting

I, _____, declare under penalty of perjury that on the _____ day of _____, 20____, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of DALLAS County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).