

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS

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COUNTY OF DALLAS

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FILED
2025 NOV -6 PM 2:33

JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY

WHEREAS, the property herein described is subject to the Declaration of Covenants, Conditions and Restrictions for Heritage Lakes Phase I, filed of record on January 3, 2003, as Document No. 200302140784 of the Official Public Records of Dallas County, Texas, (including any amendments thereof or supplements thereto is hereinafter referred to, collectively, as the "*Declaration*"). The Declaration provides for the payment of assessments secured by a lien on the Lot of the non-paying owner.

WHEREAS, Heritage Lakes at Bear Creek Homeowners Association on June 23, 2023, September 29, 2023, and September 9, 2024, sent notice of default in payment of assessments to **CASSANDRA L. SOWELLS, a single person**, being the reputed owner or current owner of said real property; and

WHEREAS, the said **CASSANDRA L. SOWELLS, a single person**, has continued to default in the payment of their indebtedness to Heritage Lakes at Bear Creek Homeowners Association and the same is now wholly due, and Heritage Lakes at Bear Creek Homeowners Association, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owner to Heritage Lakes at Bear Creek Homeowners Association.

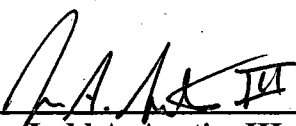
NOW, THEREFORE, notice is hereby given that on Tuesday, the 2nd day of December, 2025, between 10:00 a.m. and 4:00 p.m., Heritage Lakes at Bear Creek Homeowners Association will sell the herein described real estate (including any improvements thereon) at public auction at the area outside on the north side of the George Allen Courts Building facing Commerce Street below the overhang, 600 Commerce Street, Dallas, Dallas County, Texas, or as designated by the Dallas County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 1:00 p.m., and the sale will take place not later than three (3) hours thereafter.

Said real estate is particularly described on Exhibit A attached hereto which is incorporated herein by reference for all purposes.

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.

SIGNED: November 6, 2025.

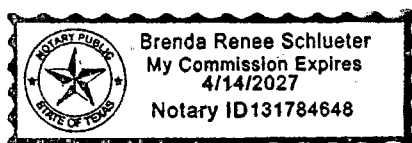
**HERITAGE LAKES AT BEAR CREEK
HOMEOWNERS ASSOCIATION**

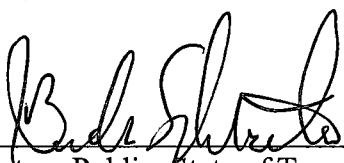
By: 
Judd A. Austin, III
Its: Duly Authorized Agent

STATE OF TEXAS §
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COUNTY OF DALLAS §

BEFORE ME, the undersigned Notary Public on this day personally appeared Judd A. Austin, III, Duly Authorized Agent for Heritage Lakes at Bear Creek Homeowners Association, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, on November 6, 2025.




Notary Public, State of Texas

AFTER RECORDING, PLEASE RETURN TO:

**Judd A. Austin, Jr., Judd A. Austin, III, Vinay B. Patel,
Kristen Pierce, Parrish S. Nicholls, and Claudia Zissman-Monzon
Henry Oddo Austin & Fletcher, P.C.
1717 Main Street, Suite 4600
Dallas, Texas 75201**

EXHIBIT "A"

Lot 19, Block A, of HERITAGE LAKES PHASE 1, an addition to the City of Glenn Heights, Dallas County, Texas, according to map or plat thereof recorded in Volume 2002136, Page 49, of the Map Records of Dallas County, Texas, (the "Property").

25TX935-0199
226 WESTMINSTER DRIVE, GLENN HEIGHTS, TX 75115

NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

BEING LOT 42, BLOCK F OF HERITAGE HEIGHTS, PHASE 3A, AN ADDITION TO THE CITY OF GLENN HEIGHTS, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 98203, PAGE 1, MAP RECORDS, DALLAS COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated October 31, 2003 and recorded on November 3, 2003 as Instrument Number 2619023 in the real property records of DALLAS County, Texas, which contains a power of sale.

Sale Information:

December 02, 2025, at 10:00 AM, 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 WILLIE A. FAGAN secures the repayment of a Note dated October 31, 2003 in the amount of \$88,609.00. NATIONSTAR MORTGAGE LLC, whose address is c/o Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019, is the current mortgagee of the Deed of Trust and Note and Nationstar Mortgage LLC 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.

BY
JOHN E. HARRIS
COUNTY CLERK
DALLAS COUNTY
2025 NOV -6 PM 2:33

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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_, 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).

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS

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COUNTY OF DALLAS

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2025 NOV -6 PM 2:32

JOHN F. WALSH
COUNTY CLERK
DALLAS COUNTY

WHEREAS, the property herein described is subject to the Declaration of Covenants, Conditions and Restrictions for Heritage Lakes Phase I, filed of record on January 3, 2003, as Document No. 200302140784 of the Official Public Records of Dallas County, Texas, (including any amendments thereof or supplements thereto is hereinafter referred to, collectively, as the "*Declaration*"). The Declaration provides for the payment of assessments secured by a lien on the Lot of the non-paying owner.

WHEREAS, Heritage Lakes at Bear Creek Homeowners Association on November 23, 2021, July 22, 2022, April 26, 2023, and September 9, 2024, sent notice of default in payment of assessments to **JOSE ESCOBAR, a married man**, being the reputed owner or current owner of said real property; and

WHEREAS, the said **JOSE ESCOBAR, a married man**, has continued to default in the payment of their indebtedness to Heritage Lakes at Bear Creek Homeowners Association and the same is now wholly due, and Heritage Lakes at Bear Creek Homeowners Association, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to Heritage Lakes at Bear Creek Homeowners Association

NOW, THEREFORE, notice is hereby given that on Tuesday, the 2nd day of December, 2025, between 10:00 a.m. and 4:00 p.m., Heritage Lakes at Bear Creek Homeowners Association will sell the herein described real estate (including any improvements thereon) at public auction at the area outside on the north side of the George Allen Courts Building facing Commerce Street below the overhang, 600 Commerce Street, Dallas, Dallas County, Texas, or as designated by the Dallas County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 1:00 p.m., and the sale will take place not later than three (3) hours thereafter.

Said real estate is particularly described on Exhibit A attached hereto which is incorporated herein by reference for all purposes.

NOTICE OF ASSESSMENT LIEN 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.

SIGNED: November 6, 2025.

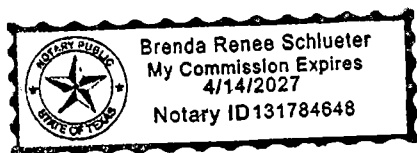
**HERITAGE LAKES AT BEAR CREEK
HOMEOWNERS ASSOCIATION**

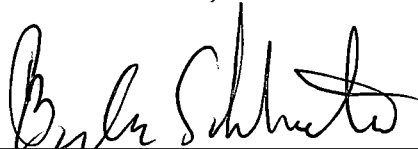
By: 
Judd A. Austin, III
Its: Duly Authorized Agent

STATE OF TEXAS §
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COUNTY OF DALLAS §

BEFORE ME, the undersigned Notary Public on this day personally appeared Judd A. Austin, III, Duly Authorized Agent for Heritage Lakes at Bear Creek Homeowners Association, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, on November 6, 2025.




Notary Public, State of Texas

AFTER RECORDING, PLEASE RETURN TO:

Judd A. Austin, Jr., Judd A. Austin, III, Vinay B. Patel,
Kristen Pierce, Parrish S. Nicholls, and Claudia Zissman-Monzon
Henry Oddo Austin & Fletcher, P.C.
1717 Main Street, Suite 4600
Dallas, Texas 75201

EXHIBIT "A"

Lot 40, Block M, HERITAGE LAKES, PHASE 3, an addition to the City of Glenn Heights, Dallas County, Texas, according to Plat thereof recorded in Clerk's File No. 200600111611, Plat Records of Dallas County, Texas, (the "Property").

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 1/31/2020	Grantor(s)/Mortgagor(s): RASHAD MCINTOSH AND MIKAELA MCKEE PAUL MCINTOSH, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR CALCON MUTUAL MORTGAGE LLC DBA ONETRUST HOME LOANS, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: PENNYMAC LOAN SERVICES, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202000034912	Property County: DALLAS
Mortgage Servicer: PennyMac Loan Services, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361
Date of Sale: 12/2/2025	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT FIVE (5), IN BLOCK TWO (2), OF REPLAT OF MEADOW SPRINGS, PHASE 2, A SUBDIVISION IN THE CITY OF GLENN HEIGHTS, IN DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED UNDER DOCUMENT NO. 201700217137 AND AS CORRECTED UNDER DOCUMENT NO. 201800051735 OF THE MAP AND PLAT RECORDS OF 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, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Payton Hreha, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Andrew Garza, or Luis Terrazas, 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(I): 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: 10/28/2025



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

Dated: 10/29/2024

Printed Name:

Shelley Ortolani

Substitute Trustee
c/o Xome
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

MH File Number: TX-25-109421-POS
Loan Type: FHA

FILED
2025 OCT 30 AM 11:13
JOHIE VARRON
COUNTY CLERK
DALLAS COUNTY
BR... MH... OFFICE