NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER. 24

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: October 21, 2025

NOTE: Promissory Lien Note described as follows:

Date:

February 24, 2015

Debtor:

Rickey B Upshaw

Original Creditor:

Mortgage Electronic Registration Systems Inc., as nominee for Integrity Mortgage Corporation of Texas

JOHN F. WARREN

DALLAS COUNTY

Original Principal Amount:

\$ 216,015.00

Current Holder:

First Federal Bank

DEED OF TRUST: Deed of Trust described as follows:

Date:

February 24, 2015

Grantor:

Rickey B. Upshaw, a single man

Trustee:

Roger Bazzell

Current Beneficiary:

First Federal Bank

Recorded:

March 4, 2015, as Instrument No. 201500052747 of the

Public Records of Dallas County, State of TX.

LENDER: First Federal Bank

BORROWER: Estate of Rickey B. Upshaw

PROPERTY: The real property described as follows:

BEING LOT 23, IN BLOCK C, OF BAYWATCH ESTATES, AN ADDITION TO THE CITY OF ROWLETT, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 94092, PAGE 2076, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

SUBSTITUTE TRUSTEE: Brent W. Martinelli, Kelley Church, Brandi Wilson, Tejas Corporate Trustee LLC

SUBSTITUTE TRUSTEE'S MAILING ADDRESS:

Quintairos, Prieto, Wood & Boyer, P.A.

TX 9563-25

255 South Orange Avenue, Suite 900 Orlando, Florida 32801

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DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

December 02, 2025, the first Tuesday of the month, to commence at 10:00 AM, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

600 Commerce St, Dallas, TX 75202; North Side Of The George Allen Courts Building Facing Commerce Street Or As Designated By The County Commissioner's Office

RECITALS

Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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 UNACTIVE-DUTY, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Notice of Sale executed by:

Brandi Wilson, Trustee

TX 9563-25