

Notice of [Substitute] Trustee 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.

1. Date, Time and Place of Sale.

Date: 02/03/2026

Time: The sale will begin at 10:00 AM or not later than three hours after that time

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 PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 3512 LOYD DRIVE, BALCH SPRINGS, TX 75180

2. 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 11/15/2005 and recorded 12/01/2005 in Document 200503602900, real property records of Dallas County, Texas, with **CHAWEDA Y. ALLEN, A SINGLE PERSON** grantor(s) and FREEMONT INVESTMENT & LOAN as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent 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.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **CHAWEDA Y. ALLEN, A SINGLE PERSON**, securing the payment of the indebtedness in the original principal amount of **\$114,708.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **HSBC Bank USA, National Association, as Trustee for Fremont Home Loan Trust 2005-E, Mortgage-Backed Certificates, Series 2005-E** is the current mortgagee of the note and deed of trust or contract lien.

FILED
2025 DEC 30 PM 2:01
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY MA DEPUTY

TS No.: 2025-01185-TX
25-000972-673

Notice of [Substitute] Trustee Sale

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows:

LOT 3, BLOCK C, OF FOSSIL RIDGE ADDITION, AN ADDITION TO THE CITY OF BALCH SPRINGS, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2003010, PAGE 4, MAP RECORDS, DALLAS COUNTY, TEXAS, AND CORRECTED PLAT RECORDED IN VOLUME 2004146, PAGE 118, MAP RECORDS, DALLAS COUNTY, TEXAS, AS AMENDED BY CERTIFICATE OF CORRECTION FILED JUNE 18, 2004, RECORDED IN VOLUME 2004117, PAGE 3085, DEED RECORDS, DALLAS OCUNTY, TEXAS.

8. Mortgage Servicer Information: 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 lien securing the property referenced above. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

**C/O PHH Mortgage Corporation
PO BOX 24605
West Palm Beach, FL 33416-4605
Phone: 877-744-2506**

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9. Limitation of Damages: If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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.

Date: 12/26/2025



Mark Bombick – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

C/O Power Default Services, Inc.
7730 Market Center Ave, Suite 100
El Paso, TX 79912
Telephone: 855-427-2204
Fax: 866-960-8298

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

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

I am Donna Stockman ^{Certificate of Posting} 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 12-30-25 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

Notice of Foreclosure Sale

2026 JAN -8 PM 3:31

("Deed of Trust"):

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

BY MM DEPUTY

Dated: August 7, 2014

Grantor: DANIEL G. SOSA, JR. and MARTHA ILDA GUERRERO
BARRAZA

Trustee: Geoff Henley

Lender: REALTYONE CAPITAL, LLC

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

Legal Description: Lot 26, Block I, HERITAGE PARK SUBDIVISION, an addition
to the City of Balch Springs, Dallas County, Texas according to
the plat thereof recorded in Volume 70119, Page 1517, Map
Records, Dallas County, Texas. (Said property being more
commonly known as 3504 Platte, Balch
Springs, Texas 75170

Secures: Promissory Note ("Note") in the original principal amount of
\$89,900 executed by Daniel G. Sosa, Jr. and Martha Ilda Guerrero
Barraza and ("Borrower") and payable to the order of Lender

Original 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.

Assignment: The Note and the liens and security interests of the Deed of Trust
were transferred and assigned to Paresh Majmudar ("Beneficiary")
by an instrument dated April 30, 2019. recorded in [recording data]
of the real property records of Dallas County, Texas

Substitute Trustee: Dennis Houfek

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

Sale Date: February 3, 2026

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.

Place: North Side of George Allen 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 Beneficiary'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, Beneficiary, 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 Beneficiary's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Beneficiary's 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 Beneficiary 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 Beneficiary. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

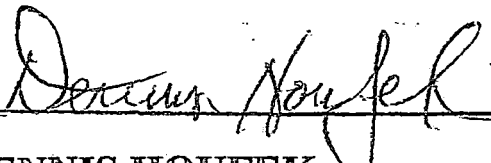
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "**AS IS,**" without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and 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.

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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.

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DENNIS HOUFEK

Attorney at Law

214.724.0629

P.O. BOX 260326

PLANO, TEXAS 73093