

25-363785

**Notice of Substitute Trustee's Sale**

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

<b>Deed of Trust Date:</b> September 7, 2022	<b>Original Mortgagor/Grantor:</b> YOSSELIN E MONTERROZA RODRIGUEZ AND RAMON ARTURO OSEGUEDA MUNOZ
<b>Original Beneficiary / Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR GUARANTEED RATE AFFINITY, LLC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> LAKEVIEW LOAN SERVICING, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 202200245509	<b>Property County:</b> DALLAS
<b>Mortgage Servicer:</b> LOANCARE, LLC	<b>Mortgage Servicer's Address:</b> 3637 SENTARA WAY, VIRGINIA BEACH, VIRGINIA 23452

\* 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.

**Secures:** Note in the original principal amount of \$309,294.00, executed by YOSSELIN E MONTERROZA RODRIGUEZ AND GERMAN W MONTEROSA and payable to the order of Lender.

**Property Address/Mailing Address:** 520 KING ST, CEDAR HILL, TX 75104

**Legal Description of Property to be Sold:** LOT 12, BLOCK 10, CEDAR CREST ADDITION, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 2001215, PAGE 253, MAP RECORDS, DALLAS COUNTY, TEXAS.

<b>Date of Sale:</b> February 03, 2026	<b>Earliest time Sale will begin:</b> 10:00AM
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**Place of sale of Property:** George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202 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

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.

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, LAKEVIEW LOAN SERVICING, LLC, the owner and holder of the Note, has requested Auction.com LLC whose address is 1 Mauchly Irvine, Ca 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY

2025 DEC 18 AM 11:46

FILED

**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 *LAKEVIEW LOAN SERVICING, LLC* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Auction.com LLC whose address is 1 Mauchly Irvine, Ca 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, 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 Auction.com LLC whose address is 1 Mauchly Irvine, Ca 92618 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

**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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.

  
SUBSTITUTE TRUSTEE

Auction.com, LLC OR Tejas Corporate Services, LLC, Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,  
13010 Morris Rd., Suite 450, Alpharetta, GA 30004; PH:  
(470)321-7112

25-02182  
1219 CALVERT DR, CEDAR HILL, TX 75104

**NOTICE OF FORECLOSURE SALE AND  
APPOINTMENT OF SUBSTITUTE TRUSTEE**

**Property:** The Property to be sold is described as follows:  
  
LOT 23, IN BLOCK 13, OF WATERFORD OAKS, PHASE I, AN ADDITION  
TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS,  
ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 86213,  
PAGE 207, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

**Security Instrument:** Deed of Trust dated July 22, 2022 and recorded on July 28, 2022 at Instrument Number  
202200206986 in the real property records of DALLAS County, Texas, which contains a  
power of sale.

**Sale Information:** February 3, 2026, 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 MARIO SERRATO secures the repayment of a Note  
dated July 22, 2022 in the amount of \$323,000.00. 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.

**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.**

2025 DEC 16 AM 11:01

FILED



4860665

*Mary Company*

De Cubas & Lewis, P.C.  
Mary Company, Attorney at Law

3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

*Shelley Ortolani*

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, Auction.com  
LLC||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 Brown, Carol Dunmon, Payton  
Hreha, Jeff Benton, Agency Sales and Posting LLC

c/o De Cubas & Lewis, P.C.  
3313 W Commercial Blvd, Suite F-150, Fort  
Lauderdale, FL 33309

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**

§

**COUNTY OF DALLAS**

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§

**WHEREAS**, the property herein described is subject to the Declaration of Covenants, Conditions and Restrictions for Lake Ridge at Joe Pool Lake, Section Three, filed of record on January 26, 1996 under Instrument No. 199600181057, 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**, Property Owners Association of Lake Ridge on July 6, 2023, February 20, 2024, and August 6, 2024, sent notice of default in payment of assessments to **EDDIE BARNETT and GARRINGTON BARNETT, a married couple**, being the reputed owner or current owner of said real property; and

**WHEREAS**, the said **EDDIE BARNETT and GARRINGTON BARNETT, a married couple**, has continued to default in the payment of their indebtedness to Property Owners Association of Lake Ridge and the same is now wholly due, and Property Owners Association of Lake Ridge, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owner to Property Owners Association of Lake Ridge

**NOW, THEREFORE**, notice is hereby given that on Tuesday, the 3rd day of February, 2026, between 10:00 a.m. and 4:00 p.m., Property Owners Association of Lake Ridge 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 11:00 a.m. and the sale will take place not later than three (3) hours thereafter.

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
DEPUTY

2025 DEC 12 PM 12:45

**NOTICE OF ASSESSMENT LIEN SALE**

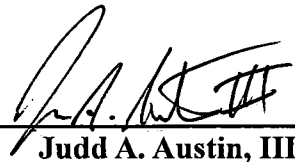
**FILED**

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: December 11, 2025

**PROPERTY OWNERS ASSOCIATION  
OF LAKE RIDGE**

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

STATE OF TEXAS       §  
                                  §  
COUNTY OF DALLAS   §

BEFORE ME, the undersigned Notary Public on this day personally appeared Judd A. Austin, III, Duly Authorized Agent for Property Owners Association of Lake Ridge, 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 December 11, 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 286, of LAKE RIDGE, SECTION 3, an addition to the City of Cedar Hill, Dallas County, Texas, according to the map or plat thereof recorded in/under Volume 96018, Page 1588, Map/Plat Records, Dallas County, Texas, (the "Property").**

## Notice of Substitute Trustee's Sale

**Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)**

Deed of Trust Date: May 19, 2020	Original Mortgagor/Grantor: MICHAEL JOHNSON WATTS JR AND CANDACE DANIELLE WATTS
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR UNITED WHOLESALE MORTGAGE	Current Beneficiary / Mortgagee: UNITED WHOLESALE MORTGAGE, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202000130208	Property County: DALLAS
Mortgage Servicer: Cenlar FSB	Mortgage Servicer's Address: 425 PHILADELPHIA BLVD, SUITE 100 EWING, NEW JERSEY 08618-1430

\* 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.

**Secures:** Note in the original principal amount of \$428,500.00, executed by MICHAEL JOHNSON WATTS JR AND CANDACE DANIELLE WATTS and payable to the order of Lender.

**Property Address/Mailing Address:** 2919 FAIRWAY DR, CEDAR HILL, TX 75104

**Legal Description of Property to be Sold:** LOT 509, BLOCK 1, OF LAKE RIDGE, SECTION 10-I-A, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 97094, PAGE 1, MAP RECORDS, DALLAS COUNTY, TEXAS.

<b>Date of Sale:</b> February 03, 2026	<b>Earliest time Sale will begin:</b> 10:00 AM
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**Place of sale of Property:** George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202 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.

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.

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *UNITED WHOLESALE MORTGAGE, LLC*, the owner and holder of the Note, has requested Auction.com LLC whose address is 1 MAUCHLY IRVINE, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**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 *UNITED WHOLESALE MORTGAGE, LLC* bid may be credited against the indebtedness secured by the lien of the Deed of Trust.



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2025 DEC 12 PM 12:47  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
Pursuant to the

[illegible]



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, Auction.com LLC whose address is 1 MAUCHLY IRVINE, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, 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 Auction.com LLC whose address is 1 MAUCHLY IRVINE, CA 92618 OR Tejas Corporate Services, LLC whose address is 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

**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 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.**

/s/Joseph Vacek

Joseph Vacek

Attorney for Cenlar Federal Savings Bank

State Bar No.: 24038848

jvacek@raslg.com

Robertson, Anschutz, Schneid, Crane & Partners,

PLLC / Attorney for Mortgagee

5601 Executive Dr, Suite 400

Irving, TX 75038

Telephone: 817-873-3080

Facsimile: (817)796-6079

## Notice of [Substitute] Trustee Sale

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.

### 1. Date, Time and Place of Sale.

**Date:** 02/03/2026

**Time:** The sale will begin at 12:00 PM 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:** 978 WOODED CREEK, CEDAR HILL, TX 75104

**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 11/29/2006 and recorded 12/05/2006 in Document 200600444566, real property records of Dallas County, Texas, with **RON CARTER AND PEGGY CARTER, HUSBAND AND WIFE** grantor(s) and Option One Mortgage Corporation, a California Corporation as Lender, HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2007-HL1, ASSET-BACKED CERTIFICATES, SERIES 2007-HL1 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 **RON CARTER AND PEGGY CARTER, HUSBAND AND WIFE**, securing the payment of the indebtedness in the original principal amount of **\$206,000.00**, 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 OPTION ONE MORTGAGE LOAN TRUST 2007-HL1, ASSET-BACKED CERTIFICATES, SERIES 2007-HL1** is the current mortgagee of the note and deed of trust or contract lien

BY \_\_\_\_\_  
DEPUTY  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
2025 DEC 11 AM 11:02

FILED

TS No.: 2025-01414-TX  
25-000920-673

## **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 16, BLOCK A OF WOODED CREEK ESTATES, PHASE 2, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN INSTRUMENT NO. 200503568931, MAP RECORDS, DALLAS COUNTY, 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**

TS No.: 2025-01414-TX  
25-000920-673

## Notice of [Substitute] Trustee Sale

**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:** 12/10/2025



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.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

**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 <sup>Certificate of Posting</sup> whose address is c/o AVT Title Services, L.L.C. 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 12/11/2025 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.

**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.**

**1. Date, Time, and Place of Sale.**

Date: 02/03/2026

Time: Between 10:00 AM - 1:00 PM and beginning not earlier than 10:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Dallas County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 13, 2006 and recorded in the real property records of Dallas County, TX and is recorded under Clerk's Instrument number 200600432206, with Debbie Joyce Watts (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for CTX Mortgage Company, LLC mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Debbie Joyce Watts, securing the payment of the indebtedness in the original amount of \$155,092.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT 21, BLOCK M, OF BEAR CREEK RANCH, PHASE I, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN VOLUME 2005077, PAGE 18 OF THE MAP RECORDS, DALLAS COUNTY, TEXAS.

2025 DEC -4 AM 11:12  
JOHN E. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY \_\_\_\_\_  
DEPUTY

FILED

6. **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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Wells Fargo Home Mortgage, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Wells Fargo Bank, N.A.  
11625 N Community House Rd  
Charlotte, NC 28277

7. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq., or Carson Emmons, Esq., or Justin Ritchie, Esq., or Jeffrey Kramer, Esq., OR AWEST, OR Agency Sales and Posting LLC, whose address is 7500 Dallas Pkwy #200, Plano, TX 75024 OR AUCTION.COM LLC, or XOME Inc and Tejas Corporate Services LLC, or Abstracts/Trustees of Texas, LLC, or Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon or Payton Hreha, as Substitute Trustee to act under and by virtue of said Deed of Trust.

**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.**


11/25/2025

Executed on

/s/ Jeffrey Kramer

James E. Albertelli, P.A.  
Kirk Schwartz, Esq.  
Carson Emmons, Esq.  
Justin Ritchie, Esq.  
Jeffrey Kramer, Esq.  
6565 N. MacArthur, Suite 470  
Irving, TX 75039

12/3/2025  
Executed on

  
**SUBSTITUTE TRUSTEE**  
Agency Sales & Posting  
Agency Sales and Posting LLC, OR AUCTION.COM  
LLC, OR Shelley Ortolani, Michele Hreha, Mary  
Mancuso, Francesca Ortolani, Carol Dunmon or  
Payton Hreha  
7500 Dallas Pkwy #200  
Plano, TX 75024

**CERTIFICATE OF POSTING**

My name is \_\_\_\_\_, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on \_\_\_\_\_ I filed at the office of the Dallas County Clerk and caused to be posted at the Dallas County courthouse this notice of sale.

Declarants Name: \_\_\_\_\_  
Date: \_\_\_\_\_

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**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.**

Matter No.: 139963-TX

Date: December 2, 2025

County where Real Property is Located: Dallas

ORIGINAL MORTGAGOR: KEVIN D. CALDWELL AND YOLANDA R. CALDWELL, HUSBAND AND WIFE

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR WOODHAVEN FINANCIAL SERVICES, LTD., ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: BANK OF AMERICA, N.A.

MORTGAGE SERVICER: NewRez LLC D/B/A Shellpoint Mortgage Servicing

DEED OF TRUST DATED 6/30/2005, RECORDING INFORMATION: Recorded on 7/11/2005, as Instrument No. 3426080 in Book 2005 34 Page 2554 and later modified by a loan modification agreement recorded as Instrument 202500034419 on 02/20/2025

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): BEING LOT 11, BLOCK G OF MEADOW VISTA PHASE 3, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 2002060, PAGE 96, MAP RECORDS, DALLAS, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 2/3/2026, the foreclosure sale will be conducted in Dallas County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

NewRez LLC D/B/A Shellpoint Mortgage Servicing is acting as the Mortgage Servicer for BANK OF AMERICA, N.A. who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. NewRez LLC D/B/A Shellpoint Mortgage Servicing, as Mortgage Servicer, is representing the Mortgagee, whose address is:

BANK OF AMERICA, N.A.  
c/o NewRez LLC D/B/A Shellpoint Mortgage Servicing  
55 Beattie Place, Suite 100  
Greenville, South Carolina 29601-2743

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

Page 1 of 2



4859963

AP NOS/SOT 08212019

FILED

2025 DEC -4 AM 11:22

JOHN E. HARRIS  
CLERK OF COURT  
DALLAS COUNTY  
SECURITY

Matter No.: 139963-TX

authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**WHEREAS**, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE AUCTION.COM, LLC, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

**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.**

By: Hollis Hamilton  
Hollis Rose Hamilton, Attorney  
Aldridge Pite, LLP  
3333 Camino Del Rio South, Suite 225  
San Diego, California 92108

**Return to:**  
ALDRIDGE PITE, LLP  
3333 Camino Del Rio South, Suite 225  
P.O. BOX 17935  
SAN DIEGO, CA 92108-0935  
FAX #: 619-590-1385  
Phone: (866) 931-0036



**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 10/30/2020	<b>Grantor(s)/Mortgagor(s):</b> LESSIE GAMBLE, AN UMARRIED MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR MORTGAGE FINANCIAL SERVICES, LLC, ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Planet Home Lending, LLC
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 202000306083	<b>Property County:</b> DALLAS
<b>Mortgage Servicer:</b> Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 321 Research Parkway, Suite 303, Meriden, CT 06450
<b>Date of Sale:</b> 2/3/2026	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

**Legal Description:** BEING LOT 9, BLOCK 4, THE MEADOWS AT HIGH POINTE, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 85099, PAGE 2636, PLAT RECORDS, 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, John Beazley, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Bruce Miller, Joshua Sanders, Ramiro Cuevas, Matthew Hansen, Daniel Hart, Auction.com LLC, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, 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.**

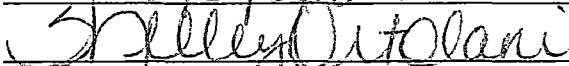
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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: 12/2/2025



Thuy Frazier, Attorney  
McCarthy & Holthus, LLP  
1255 West 15th Street, Suite 1060  
Plano, TX 75075  
Attorneys for Planet Home Lending, LLC

Dated: 12/3/2025



Printed Name:

**Shelley Ortolani**

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

2025 DEC -4 AM 11:18  
DALLAS COUNTY CLERK  
JOHN F. HARRIS

**MH File Number:** TX-25-124810-POS  
**Loan Type:** VA

FILED

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

In Source Logic LLC  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

TS No TX07000548-25-1

APN 16-04150-010-007-0000

TO No 250550646-TX-RWI

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on April 26, 2023, ROSA MENDEZ, A SINGLE WOMAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of BLACK, MANN & GRAHAM, LLP, A LIMITED PARTNERSHIP, as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for GENHOME MORTGAGE CORPORATION, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$241,992.00, payable to the order of Data Mortgage, Inc. DBA Essex Mortgage as current Beneficiary, which Deed of Trust recorded on April 28, 2023 as Document No. 202300082384 in Dallas County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 16-04150-010-007-0000

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed In Source Logic LLC or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Data Mortgage, Inc. DBA Essex Mortgage, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

2025 DEC -1 AM 8:11  
JOHN F. HARRIS  
COUNTY CLERK  
DALLAS COUNTY  
BY \_\_\_\_\_

FILED

TS No TX07000548-25-1

APN 16-04150-010-007-0000

TO No 250550646-TX-RWI

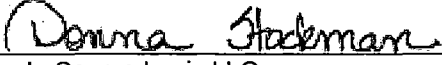
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, February 3, 2026 at 01:00 PM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Dallas County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **600 Commerce Street, Dallas TX 75202; On the north side of the George Allen Courts Building facing Commerce Street below the overhang or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and Data Mortgage, Inc. DBA Essex Mortgage's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and Data Mortgage, Inc. DBA Essex Mortgage's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 1 day of December, 2025.

  
By: In Source Logic LLC  
Substitute Trustee(s)

**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.**

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.insourcelogic.com](http://www.insourcelogic.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

TS No TX07000548-25-1

APN 16-04150-010-007-0000

TO No 250550646-TX-RWI

**EXHIBIT "A"**

LOT 7, BLOCK J, SOUTH HILLS PARK, FIRST INSTALLMENT, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 71002, PAGE 3, MAP RECORDS, DALLAS COUNTY, TEXAS.

FILED

2025 NOV 20 AM 11:37

RECORDING REQUESTED BY:

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY

BY \_\_\_\_\_ DEPUTY

WHEN RECORDED MAIL TO:

In Source Logic LLC  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

118794  
TS No TX07000422-23-2

APN 16022500010090000

TO No 250505903

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on June 1, 2017, BARBARA K. AOS, AN UNMARRIED WOMAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of WILLIAM E. TRASK as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for SYNERGY ONE LENDING, INC. DBA: RETIREMENT FUNDING SOLUTIONS, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$456,000.00, payable to the order of Longbridge Financial, LLC as current Beneficiary, which Deed of Trust recorded on June 9, 2017 as Document No. 201700163171 in Dallas County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 16022500010090000

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed In Source Logic LLC or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Longbridge Financial, LLC, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

TS No TX07000422-23-2

APN 16022500010090000

TO No 250505903

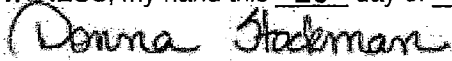
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, February 3, 2026 at 01:00 PM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Dallas County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **600 Commerce Street, Dallas TX 75202; On the north side of the George Allen Courts Building facing Commerce Street below the overhang or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and Longbridge Financial, LLC's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and Longbridge Financial, LLC's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 20 day of Nov 2025, \_\_\_\_\_.



By: In Source Logic LLC  
Substitute Trustee(s)

**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.**

**SALE INFORMATION CAN BE OBTAINED ONLINE AT [www.insourcelogic.com](http://www.insourcelogic.com)  
FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

TS No TX07000422-23-2

APN 16022500010090000

TO No 250505903

**EXHIBIT "A"**

BEING THE EAST 33 FEET OF LOT EIGHT (8) AND ALL OF LOT NINE (9) IN BLOCK ONE (1) OF FIRST INSTALLMENT OF KINGSWOOD ADDITION, AN ADDITION TO THE CITY OF CEDAR HILL, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 34, PAGE 221, MAP RECORDS, DALLAS COUNTY, TEXAS.

13  
FILED

2025 NOV 20 AM 11:37

210 N WATERFORD OAKS DR  
CEDAR HILL, TX 75104

JOHN E. WARREN  
COUNTY CLERK  
DALLAS COUNTY

00000010657856

**NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE OFFERTY**

**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: February 03, 2026

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

Place: THE AREA OUTSIDE ON THE NORTHSIDE OF THE GEORGE ALLEN COURTS BUILDING FACING  
COMMERCE STREET BELOW THE OVERHANG OR AS DESIGNATED BY THE COUNTY  
COMMISSIONERS or as designated by the county commissioners.

**2. Terms of Sale. Cash.**

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 04, 2016 and recorded in Document INSTRUMENT NO. 201600312610 real property records of DALLAS County, Texas, with LATOYA TATE AND ROBERT TATE, WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by LATOYA TATE AND ROBERT TATE, WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$166,920.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

**6. 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. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD  
STE 110  
OKLAHOMA CITY, OK 73118-6077



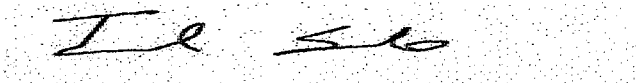


210 N WATERFORD OAKS DR  
CEDAR HILL, TX 75104

00000010657856

**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.**

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead AUCTION.COM, LLC OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.



Israel Saucedo

**Certificate of Posting**

My name is Donna Stockman, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 11/20/25 I filed at the office of the DALLAS County Clerk and caused to be posted at the DALLAS County courthouse this notice of sale.



Declarants Name: Donna Stockman

Date: 11/20/25

210 N WATERFORD OAKS DR  
CEDAR HILL, TX 75104

00000010657856

00000010657856

DALLAS

**EXHIBIT "A"**

LOT 14, IN BLOCK 9 OF WATERFORD OAKS, PHASE I, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 85233, PAGE 3859, MAP RECORDS, DALLAS COUNTY, TEXAS.