

25TX404-0177  
1005 PYRAMID DR, GARLAND, TX 75040

## NOTICE OF FORECLOSURE SALE

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

LOT 39, BLOCK 7, CARRIAGEHOUSE ESTATES NO. 3, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 79116, PAGE 3, MAP/PLAT RECORDS OF DALLAS COUNTY, TEXAS.

Security Instrument: Deed of Trust dated July 25, 2022 and recorded on July 29, 2022 as Instrument Number 202200208288 in the real property records of DALLAS County, Texas, which contains a power of sale.

Sale Information: February 03, 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 MOUNIR BENZEGALA AND ASMA BOUZIDI secures the repayment of a Note dated July 25, 2022 in the amount of \$375,250.00. TH MSR HOLDINGS LLC, whose address is c/o RoundPoint Mortgage Servicing LLC, 446 Wrenplace Road, Fort Mill, SC 29715, is the current mortgagee of the Deed of Trust and Note and RoundPoint Mortgage Servicing 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 F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
2025 DEC 30 PM 12:09

FILED

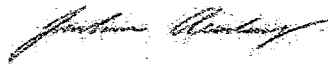


4861595

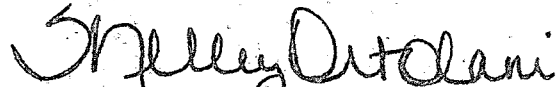
Substitute Trustee(s): John Beazley, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Bruce Miller, Joshua Sanders, Ramiro Cuevas, Matthew Hansen, Daniel Hart, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Carol Dunmon, Payton Hreha, Jeff Benton, Angela Brown, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Andrew Garza, Luis Terrazas, Kathy Arrington, Auction.com, 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, Angela Brown, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Andrew Garza, Luis Terrazas, Kathy Arrington, Auction.com, LLC, 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).

25-05460  
1533 CROSS COURTS DR, GARLAND, TX 75040

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

Property:

The Property to be sold is described as follows:

LOT 34, IN BLOCK 13, OF MILL CREEK NO. THREE, AN ADDITION TO  
THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO  
THE MAP THEREOF RECORDED IN VOLUME 89108, PAGE 3328, OF  
THE MAP RECORDS OF DALLAS COUNTY, TEXAS

Security Instrument:

Deed of Trust dated October 25, 2023 and recorded on October 26, 2023 at Instrument  
Number 2023 - 202300219561 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 LIZBETH JUDITH MORALES CAMARILLO AND  
JASON ALEXIS ALEJANDRE secures the repayment of a Note dated October 25, 2023  
in the amount of \$328,700.00. 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.**



4861390

FILED

2025 DEC 30 PM 12:09

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY

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

*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 TRUSTEE'S SALE**

WHEREAS, on June 25, 2018, NORBERTO RAMOS AND NADIA Y ROSAS HERNANDEZ, HUSBAND AND WIFE., executed a Deed of Trust/Security Instrument conveying to STEVEN J. KUBIK, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR SOUTHWEST FUNDING, LP, ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 201800182766 in the DEED OF TRUST OR REAL PROPERTY RECORDS of DALLAS COUNTY, TEXAS; and

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust/Security Instrument; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, FEBRUARY 3, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than 01:00 PM or not later than three hours thereafter, I will sell said Real Estate at George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202 in **DALLAS COUNTY, TEXAS** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §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 was posted.

Said Real Estate is described as follows: LOT 23, IN BLOCK 6, OF NINTH SECTION, CAMELOT ADDITION, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 76071, PAGE 1609 OF THE PLAT RECORDS OF DALLAS COUNTY, TEXAS.

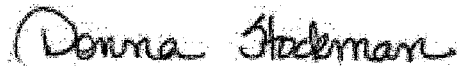
Property Address: 3121 CASTLE ROCK LN, GARLAND, TX 75044  
Mortgage Servicer: SERVICEMAC  
Noteholder: AMERIHOM MORTGAGE COMPANY, LLC  
9726 OLD BAILES RD., SUITE 200, FORT MILL, SC 29707

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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.

### **ACTIVE MILITARY SERVICE NOTICE**

**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.**

WITNESS MY HAND this 30 day of Dec, 2025.



Resolve Trustee Services, LLC, Marinosci Law Group, PC, Authorized Agent of Auction.com, LLC as Substitute Trustee

Substitute Trustee Address:

Marinosci Law Group, P.C.  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

FILED

2025 DEC 30 PM 2:05

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY MH DEPUTY

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on March 5, 1998, RALPH E. ANDERSON AND PATSY ANN ANDERSON, HUSBAND AND WIFE, executed a Deed of Trust/Security Instrument conveying to ROBERT F. FRAPPIER, as Trustee, the Real Estate hereinafter described, to ASSOCIATES FINANCIAL SERVICES COMPANY OF TEXAS, INC., in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 82346, in Book 98058, at Page 01063, in the DEED OF TRUST OR REAL PROPERTY RECORDS of DALLAS COUNTY, TEXAS; and

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust/Security Instrument; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, FEBRUARY 3, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than 01:00 PM or not later than three hours thereafter, I will sell said Real Estate at George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202 in **DALLAS COUNTY, TEXAS** to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners' Court, of said county, pursuant to Section §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 was posted.

Said Real Estate is described as follows: LOT 1 IN BLOCK L OF NORTHLAKE ESTATES NO. 5, AN ADDITION TO THE CITY OF GARLAND, TEXAS ACCORDING TO THE MAP OF SAID ADDITION, AS RECORDED IN VOLUME 71058, PAGE 2162, MAP RECORDS DALLAS COUNTY, TEXAS.

Property Address: 1506 BITTER CREEK DRIVE, GARLAND, TX 75040

Mortgage Servicer: STATEBRIDGE COMPANY, LLC

Noteholder: WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A  
CHRISTIANA TRUST AS TRUSTEE FOR PNPMS TRUST III  
6061 S. WILLOW DRIVE, SUITE 300, GREENWOOD  
VILLAGE, CO 80111

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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.

**ACTIVE MILITARY SERVICE NOTICE**

**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.**

WITNESS MY HAND this 30 day of Dec, 2025.



Resolve Trustee Services, LLC, Marinosci Law  
Group, PC

Substitute Trustee Address:

Marinosci Law Group, P.C.  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

FILED

2025 DEC 30 PM 2:04

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY MH DEPUTY

## 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:** 2902 CEDAR BROOK DRIVE, GARLAND, TX 75040

**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 04/30/2003 and recorded 05/07/2003 in Book 2003088 Page 10980 Document 2324779, real property records of Dallas County, Texas, with **BENJAMIN SEKYERE AND WIFE, BEATRICE SEKYERE** grantor(s) and **FREMONT 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 **BENJAMIN SEKYERE AND WIFE, BEATRICE SEKYERE**, securing the payment of the indebtedness in the original principal amount of **\$172,800.00**, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A.** as successor to **JPMorgan Chase Bank**, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass Through Certificates Series 2003-KS7 is the current mortgagee of the note and deed of trust or contract lien.

TS No.: 2025-01507-TX  
24-000164-673

## **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:

**BEING LOT 17, BLOCK 5 OF WHISPERING OAKS, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2002131, PAGE 71, 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.: 2025-01507-TX  
24-000164-673

## 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: 12/26/2025



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](http://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 <sup>Certificate of Posting</sup> 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

2026 JAN -8 PM 3:09

## Notice of Substitute Trustee Sale

R126

T.S. #: 25-17363

JOHN F. 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: 2/3/2026  
Time: The sale will begin no earlier than 1:00 PM or no later than three hours thereafter.  
The sale will be completed by no later than 4:00 PM  
Place: Dallas County Courthouse in DALLAS, Texas, at the following location: the outside area on the north side of the George Allen Courts Building facing Commerce Street below the overhang. OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S 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 1, IN BLOCK 6 OF CREST RIDGE ESTATES, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 18, PAGE 7, PLAT RECORDS, DALLAS COUNTY, TEXAS.**

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 7/27/2005 and is recorded in the office of the County Clerk of Dallas County, Texas, under County Clerk's File No 3462557, recorded on 8/9/2005, in Book 2005154, Page 01980, of the Real Property Records of Dallas County, Texas.  
Property Address: 1309 MARION DRIVE GARLAND, TX 75042

Trustor(s): **LEMMIE A. WALLS AND VIRGINIA M. WALLS** Original Beneficiary: **RELIANCE MORTGAGE COMPANY**

Current Beneficiary: **GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1** Loan Servicer: **GITSIT Solutions, LLC**

Current Substituted Trustees: **Auction.com, LLC, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Carol Dunmon, Payton Hreha, Janet Pinder, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Stockman Foreclosure Services Inc., Rick Snoko, Prestige Default Services, LLC, Agency Sales and Posting LLC**

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.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary

T.S. #: 25-17363

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. 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 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 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.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by LEMMIE A. WALLS AND VIRGINIA M. WALLS, HUSBAND AND WIFE. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**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 \$135,000.00, executed by LEMMIE A. WALLS AND VIRGINIA M. WALLS, HUSBAND AND WIFE, and payable to the order of RELIANCE MORTGAGE COMPANY; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of LEMMIE A. WALLS AND VIRGINIA M. WALLS, HUSBAND AND WIFE to LEMMIE A. WALLS AND VIRGINIA M. WALLS. GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 is the current owner and holder of the Obligations and is the beneficiary 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 and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:  
**GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1 c/o GITSIT Solutions, LLC**  
333 S. Anita Drive, Suite 400  
Orange, CA 92868  
888) 566-3287

Dated: 01/08/2026

Auction.com, LLC, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Carol Dunmon, Payton Hreha, Janet Pinder, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Stockman Foreclosure Services Inc., Rick Snoke, Prestige Default Services, LLC, Agency Sales and Posting LLC,



Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732

T.S. #: 25-17363

AFTER RECORDING, PLEASE RETURN TO:

Prestige Default Services, LLC

16801 Addison Road, Suite 350

Addison, Texas 75001

Attn: Trustee Department

1B

## 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.

NOTICE IS HEREBY GIVEN THAT BECAUSE THE DEFAULT IN PERFORMANCE OF THE OBLIGATIONS OF THE DEED OF TRUST, SUBSTITUTE TRUSTEE WILL SELL THE PROPERTY BY PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH AT THE PLACE AND DATE SPECIFIED TO SATISFY THE DEBT SECURED BY THE DEED OF TRUST.

### INSTRUMENT / DEED OF TRUST TO BE FORECLOSED

Recording Information:	3043119. CORRECTION INSTRUMENT RECORDED 3/27/2023 AS NO. 202300057765	Deed of Trust Date: 08/26/2004
Grantor(s)/Mortgagor(s):	JUAN CASTELLANOS AND LORENA CASTELLANOS, HUSBAND AND WIFE	

Original Mortgagee:	BANK OF AMERICA, N.A.
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Current Mortgagee:	FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR FREDDIE MAC SLST 2022-1 PARTICIPATION INTEREST TRUST
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Original Principal Amount:	\$97,000.00
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### PROPERTY TO BE SOLD

Property Address:	902 INTERVALE DR, GARLAND, TX 75043
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County:	DALLAS
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Property Description:	BEING LOT 19, BLOCK 5 OF MONTCLAIR NO. 2, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO PLAT THEREOF RECORDED IN VOLUME 636, PAGE 2348, MAP RECORDS, DALLAS COUNTY, TEXAS.
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### FORECLOSURE SALE INFORMATION

Place of Sale:	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 Commissioners Court.
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Sale Date:	02/03/2026	Sale Time:	1:00 PM – 4:00 PM
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FILED

2026 JAN - 8 AM 10:42  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
DEPUTY

The sale will begin at the earliest time stated above or within three hours after that time. The sale will be conducted as public auction and the property will be sold to the highest bidder for cash equivalent, except that lender's bid may be by credit against the indebtedness secured by the line of the Deed of Trust.

Pursuant to Texas Property Code § 51.0075(a), 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.

Pursuant to Texas Property Code § 51.009, purchaser acquires the foreclosed property as is without any expressed or implied warranties, at the purchaser's own risk.

It is the responsibility of prospective bidders to ascertain the property status and suitability for the intended purpose. Bidders should exercise due diligence and caution throughout the bidding process. Prospective bidders are reminded that by law the Foreclosure Sale will 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 released or subordinated to the Deed of Trust or Contract Lien.

**SELECT PORTFOLIO SERVICING, INC.** is acting as the mortgage servicer and authorized to represent the mortgagee, **FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR FREDDIE MAC SLST 2022-1 PARTICIPATION INTEREST TRUST**, by virtue of servicing agreement with the mortgagee. Pursuant to the servicing agreement and Texas Property Code § 51.0025, the mortgage servicer, **SELECT PORTFOLIO SERVICING, INC.** is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above.

**SELECT PORTFOLIO SERVICING, INC.**  
**C/O FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR FREDDIE**  
**MAC SLST 2022-1 PARTICIPATION INTEREST TRUST**  
**3217 S. DECKER LAKE DR.**  
**SALT LAKE, UT 84119**

If **FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR FREDDIE MAC SLST 2022-1 PARTICIPATION INTEREST TRUST** 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 or Contract Lien and the Texas Property Code.

**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 or authorized agent for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead **THE MORTGAGE LAW FIRM, PLLC, SERVICELINK AGENCY SALES AND POSTING, LLC AND AUCTION.COM, LLC**, whose address is C/O THE MORTGAGE LAW FIRM, PLLC, 18383 Preston Road, Suite 200, Dallas, TX 75252, or either one of them, 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.

Executed date: 1/5/26

  
\_\_\_\_\_  
**Josh Bermudez, Authorized Signer**

THE MORTGAGE LAW FIRM, PLLC  
18383 PRESTON ROAD, SUITE 200  
DALLAS, TX 75252  
(469) 521-9700

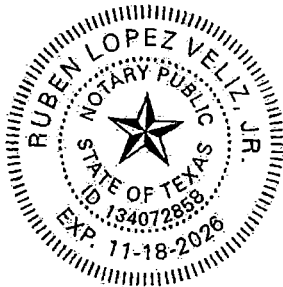
State of Texas

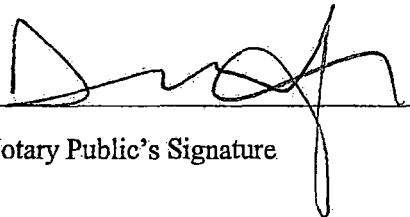
County of Collin

Before me, **Ruben Lopez Veliz Jr**, on this day personally appeared **Josh Bermudez**, 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 and consideration therein expressed.

Given under my hand and seal of office this January 5, 2026.

(Personalized Seal)



  
\_\_\_\_\_  
Notary Public's Signature

## CERTIFICATE OF POSTING

My name is \_\_\_\_\_, and my address is  
C/O THE MORTGAGE LAW FIRM, PLLC, 18383 PRESTON ROAD, SUITE 200, DALLAS, TX  
75252. 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.

\_\_\_\_\_  
Declarant Name: \_\_\_\_\_

Date: \_\_\_\_\_



23-141386

**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> April 1, 2005	<b>Original Mortgagor/Grantor:</b> VANESSA ELLINBURG AND LAZERICK SIMPSON
<b>Original Beneficiary / Mortgagee:</b> CENTEX HOME EQUITY COMPANY, LLC., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST
<b>Recorded in:</b> <b>Volume:</b> 2005069 <b>Page:</b> 07079 <b>Instrument No:</b> 3309124	<b>Property County:</b> DALLAS
<b>Mortgage Servicer:</b> SELENE FINANCE LP	<b>Mortgage Servicer's Address:</b> 3501 Olympus Blvd., Suite 500, Dallas, Texas 75019

\* 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 \$214,400.00, executed by VANESSA ELLINBURG AND LAZERICK SIMPTON and payable to the order of Lender.

**Property Address/Mailing Address:** 2221 HARVEST RUN, GARLAND, TX 75040

**Legal Description of Property to be Sold:** LOT 13, IN BLOCK 1, OF FALL CREEK ESTATES, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2001196, PAGE 89, MAP RECORDS, DALLAS, 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:** 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. 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, *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST*, the owner and holder of the Note, has requested 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.

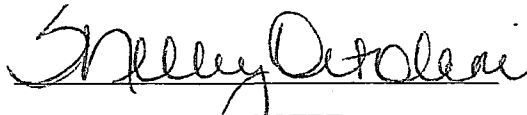
**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

FILED  
2026 JAN -8 AM 10:41  
JOHN E. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
DEPUTY

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, 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 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.

A handwritten signature in cursive script, appearing to read "Shelley Oatland", written over a horizontal line.

SUBSTITUTE TRUSTEE

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

**NOTICE OF ACCELERATION AND NOTICE OF 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.

**DEED OF TRUST INFORMATION:**

**Date:** 08/01/2019  
**Grantor(s):** ROSA ICELA LIVAS, AN UNMARRIED WOMAN, AND SANDRA I ALEGRIA, AN UNMARRIED WOMAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR EVERETT FINANCIAL, INC. D/B/A SUPREME LENDING, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$250,705.00  
**Recording Information:** Instrument 201900203008  
**Property County:** Dallas  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 2714 COUNTRY CLUB PKWY, GARLAND, TX 75043

**MORTGAGE SERVICING INFORMATION:**

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

**Current Mortgagee:** Idaho Housing and Finance Association  
**Mortgage Servicer:** Idaho Housing and Finance Association  
**Current Beneficiary:** Idaho Housing and Finance Association  
**Mortgage Servicer Address:** 565 W. Myrtle, Boise, ID 83702

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 3rd day of February, 2026  
**Time of Sale:** 10:00 AM or within three hours thereafter.  
**Place of Sale:** AT THE AREA OUTSIDE 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(s) is/are no longer the area(s) designated by the Dallas County Commissioner's Court, at the area most recently designated by the Dallas County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon or Payton Hreha, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon or Payton Hreha, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

FILED  
2025 DEC 30 PM 12:08  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY \_\_\_\_\_  
DEPUTY

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Substitute Trustee(s):** Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon or Payton Hreha, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 350, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

**Certificate of Posting**

I am \_\_\_\_\_ whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on \_\_\_\_\_ 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 Court.

By: \_\_\_\_\_

**Exhibit "A"**

BEING LOT 17, IN BLOCK E, OF COUNTRY CLUB PARK ESTATES, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 73018, PAGE 707, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

## NOTICE OF FORECLOSURE 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 OR 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. Property to Be Sold.** The property to be sold is described as follows: LOT 32, IN BLOCK B, OF PLEASANT VALLEY ESTATES NO. 1, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 73099, PAGE 1009, MAP RECORDS, DALLAS COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 08/16/2016 and recorded in Document 201600229490 real property records of Dallas County, Texas.

**3. Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time, and place:

Date: 02/03/2026

Time: 12:00 PM


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 or as designated by the County Commissioners Court.

**4. 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.

**5. Obligations Secured.** The Deed of Trust executed by DAVIDA ACOTHLEY, provides that it secures the payment of the indebtedness in the original principal amount of \$172,122.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. The Secretary of Veterans Affairs, an officer of the United States is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is The Secretary of Veterans Affairs, an officer of the United States c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

**6. Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney 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.

**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.**



Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
✓ L. Keller Mackie, Attorney at Law  
Michael Zientz, Attorney at Law  
Lori Liane Long, Attorney at Law  
Chelsea Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Karla Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

For additional sale information visit: [www.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

### Certificate of Posting

I am Donna Stockman 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**  
2025 DEC 30 PM 2:04  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY MLH DEPUTY

## NOTICE OF FORECLOSURE 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 OR 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. *Property to Be Sold.* The property to be sold is described as follows: LOT 9, IN BLOCK 2, OF COUNTRY CLUB PARK ESTATES NO. 2, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 77131, PAGE 22, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 06/11/2018 and recorded in Document 201800156142 real property records of Dallas County, Texas.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: 02/03/2026

Time: 12:00 PM

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 or as designated by the County Commissioners Court.

4. *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.

5. *Obligations Secured.* The Deed of Trust executed by MIGUEL MENDOZA AND VERONICA VALDEZ, provides that it secures the payment of the indebtedness in the original principal amount of \$155,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2021-R1 is the current mortgagee of the note and deed of trust and SHELLPOINT MORTGAGE SERVICING is mortgage servicer. A servicing agreement between the mortgagee, whose address is Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as owner trustee for Verus Securitization Trust 2021-R1 c/o SHELLPOINT MORTGAGE SERVICING, 17000 Katy Freeway, Suite 300, Houston, TX 77094 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. *Substitute Trustee(s) Appointed to Conduct Sale.* In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney 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.

**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.**

  
Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law

✓ L. Keller Mackie, Attorney at Law  
Michael Zientz, Attorney at Law  
Lori Liane Long, Attorney at Law  
Chelsea Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Karla Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

For additional sale information visit: [www.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

### Certificate of Posting

I am Donna Stockman 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 01/08/2026 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  
2026 JAN - 8 PM 3:10  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY \_\_\_\_\_ DEPUTY