

FILED

HM EXECUTIVE HOMES, INC., a Texas corporation, Noteholder
August REI, LLC, Loan Servicing Company
Ghrist Law Firm PLLC (hereinafter "Attorney")

2026 JAN 13 AM 11:57

Julie Paola Reyes
Oscar Rodriguez Morales
1838 Lewis Drive, Garland, TX 75041

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY AK DEPUTY

Sent via first class mail and CMRR # 9489 0178 9820 3046 6859 91 on 01.13.2026

NOTICE OF TRUSTEE'S SALE

WHEREAS Julie Paola Reyes and Oscar Rodriguez Morales executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Dallas County, Texas and is recorded under Clerk's File/Instrument Number 201800246469, to which reference is made for all purposes.

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, will be, or is hereby appointed Substitute Trustee in the place of the said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: Wednesday, the 3rd day of February, 2026

Time: The sale shall begin no earlier than 12:00 P.M. or no later than three hours thereafter.

Place: The foreclosure sale will be conducted at public venue in the area designated by the Dallas County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioner's Court, the sale will be conducted at the area immediately adjacent to the location where the Notice of Trustee's Sale (this notice) was posted.

2. Property to be Sold:

Being Lot 1, Block 5 of SOUTHGATE MANOR NO. 5, an Addition to the City of Garland, Dallas County, Texas, according to the plat thereof recorded in Volume 74020, Page 1344, Map Records, Dallas County, Texas.

3. Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.
The senders of the notice also include those names listed below.

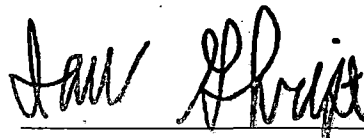
Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust.

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 MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

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.

GHRIST LAW FIRM PLLC

A handwritten signature in black ink, appearing to read "Ian Ghrist", is written over a horizontal line.

Ian Ghrist, Richard Ramsey
Substitute Trustee(s)
4016 Gateway Drive, Suite 130
Colleyville, Texas 76034
Phone: (817) 778-4136

FILED

SN Construction, LLC, a Texas Limited Liability Company, Noteholder
August REI, LLC, Loan Servicing Company
Ghrist Law Firm PLLC (hereinafter "Attorney")

2026 JAN 13 AM 11:57

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

BY CRD DEPUTY

Roberto C. Cutz, Arturo I. Cutz

Dulce Maria Hernandez

416 Perdido Drive Garland, TX 75043

Sent via first class mail and CMRR # 9489 0178 9820 3046 6855 40 on 01.13.2026

NOTICE OF TRUSTEE'S SALE

WHEREAS Roberto C. Cutz, Arturo I. Cutz and Dulce Maria Hernandez executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Dallas County, Texas and is recorded under Clerk's File/Instrument Number 202000208162, to which reference is made for all purposes.

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, will be, or is hereby appointed Substitute Trustee in the place of the said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: Tuesday, the 3rd day of February, 2026

Time: The sale shall begin no earlier than 12:00 P.M.. or no later than three hours thereafter.

Place: The foreclosure sale will be conducted at public venue in the area designated by the Dallas County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioner's Court, the sale will be conducted at the area immediately adjacent to the location where the Notice of Trustee's Sale (this notice) was posted.

2. Property to be Sold:

Lot 6, Block 1, LA PRADA NO. 1, an Addition to the City of Garland, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 74013, Page 603, map and Plat Records of Dallas County, Texas. Commonly known as: 416 Perdido Drive, Garland, TX 75043. Commonly known as: 416 Perdido Drive, Garland, TX 75043.

3. Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.
The senders of the notice also include those names listed below.

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.

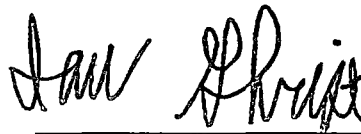
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

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 OF ACCELERATION. If the maturity on the promissory note has not yet been accelerated, then the lender hereby accelerates the maturity date such that the remaining principal, together with all other charges, are due and owing at this time.

GHRIST LAW FIRM PLLC

A handwritten signature in black ink, appearing to read "Ian Ghrist", is written over a horizontal line.

Ian Ghrist, Richard Ramsey
Substitute Trustee(s)
4016 Gateway Drive, Suite 130
Colleyville, Texas 76034
Phone: (817) 778-4136

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 OF TRUSTEE'S SALE

Notice is hereby given that on Tuesday, the 3rd day of February, 2026; the undersigned will conduct a Trustee's Sale under the terms of the Deed of Trust described below. Such interests in the following described property as are secured by the Deed of Trust herein described will be sold at public auction to the highest bidder for cash. The sale will be conducted with the understanding that the trustee is acting in a representative capacity, and not individually, and that the trustee shall have no personal liability by reason of any matter arising out of such sale. The earliest time the sale will begin is 10:00 o'clock, A.M., but the sale may begin not later than three (3) hours after that time. The sale will take place at the county courthouse of Dallas County, Texas, at the area designated by the Commissioner's Court of such county where such sales are to take place. If no such area has been so designated, the area in which the sale will take place are the steps of the building now known as the George Allen Courts Building, 600 Commerce St., Dallas, Texas 75202.

Date of Deed of Trust: March 14, 2020

Maker: Leticia Harley

Original Trustee named in Deed of Trust: Tina Hill

Original amount of Secured Indebtedness: \$220,500.00

Original Beneficiary named in Deed of Trust: Owner Financing of Texas, LLC

Property described in Deed of Trust:

Lot 7, Block 1, La Prada No. 5, an Addition to the City of Garland, Dallas County, Texas, according to the Map or Plat recorded in Volume 77067, Page 1703, Map Records of Dallas County, Texas. **Also known as 4817 Vera Cruz Drive, Garland, Texas 75043**

Said Deed of Trust is recorded under Document No. 202000092823 in the Deed of Trust Records of Dallas County, Texas.

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

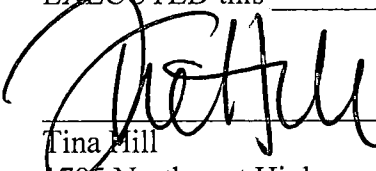
2026 JAN 13 PM 2:57
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY KLH DEPUTY

FILED

securing the property referenced above. Evergreen Note Servicing, Mortgage Servicer, is representing the current mortgagee, and their address is :

P.O. Bo 280
Sumner, WA 98390
Phone #866-358-6683

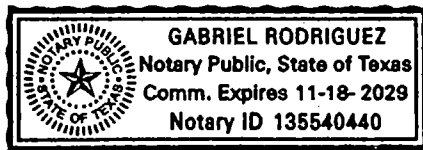
EXECUTED this 12th day of January, 2026



Tina Hill
1795 Northwest Highway
Garland, TX 75041
972-271-1700

ACKNOWLEDGMENT

THE STATE OF TEXAS §
 §
COUNTY OF DALLAS §

This instrument was acknowledged before me on the 12th day of January, 2026, by Tina Hill known to me personally or by driver's license, in the capacity therein stated.




Notary Public in and for the State of Texas

AFTER RECORDING RETURN TO:
Horne & Associates, PC
1795 Northwest Highway
Garland, Texas 75041

PREPARED IN THE LAW OF:
Horne & Associates, PC
1795 Northwest Highway
Garland, Texas 75041

FILED

NOTICE OF FORECLOSURE SALE

2026 JAN 13 PM 12:18

State of Texas §
 §
County of Dallas §

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

BY _____ DEPUTY

Notice is hereby given of a public non-judicial foreclosure sale.

1. Property To Be Sold. The property to be sold is described as follows:

THE LAND HEREINAFTER REFERRED TO IS SITUATED IN THE CITY OF GARLAND, COUNTY OF DALLAS, STATE OF TX, AND IS DESCRIBED AS FOLLOWS:
LOT TWO (2), IN BLOCK FIVE (5) OF SOUTHGATE MANOR NO. 1, AN ADDITION TO THE CITY OF GARLAND, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOL. 388, PAGE 920, DEED RECORDS OF DALLAS COUNTY, TEXAS.

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

Date: **February 3, 2026**

Time: The sale shall begin no earlier than **11:00 AM** or no later than three hours thereafter.

Place: **Dallas** County Courthouse in **Dallas, Texas**, at the following location: the area designated by the Commissioners Court of **Dallas, Dallas County, Texas**, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

The deed of trust permits the Mortgagee of Record to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refileing may be after the date originally scheduled for this sale.

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.

3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the Mortgagee of Record 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.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. The sale shall not cover any part of the property that has been released of public record from the lien of the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

4. 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 sale granted by the Deed of Trust executed by **Jose Reyes and Amalia N. Sosa Rivera, husband and wife.**
5. Obligations Secured. The Deed of Trust is dated **August 5, 2024**, and is recorded in the office of the County Clerk of Dallas County, Texas, in/under **202400156994, Official Public Records of Dallas County, Texas.** 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 the promissory note in the original principal amount of **\$310,000.00**, executed by **Jose Reyes**, and payable to the order of **Mortgage Electronic Registration System, Inc. ("MERS")** solely as nominee for **Origin Bank.**

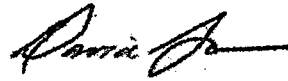
Original Mortgagee: Mortgage Electronic Registration System, Inc. ("MERS") solely as nominee for **Origin Bank.**

Current Mortgagee of Record: Origin Bank whose address is **2508 Lakeland Drive, Flowood, MS 39232.**

6. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this public sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.
7. **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.**

Sent by: Clare V. Cougill
Robertson Anschutz Vettors, LLC
10375 Richmond Avenue, Suite 200
Houston, TX 77042

DATED January 12, 2026.



David Garvin, Jeff Benton, Brandy Bacon, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Jamie Dworsky, Angela Cooper Brown, Kelly Goddard, Leslie Shuler, Robin Shelton, Substitute Trustee
c/o Robertson Anschutz Vettors, LLC
10375 Richmond Avenue, Suite 200
Houston, TX 77042
Phone: (713) 244-1360

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.

FILED

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2026 JAN 12 AM 11:12

STATE OF TEXAS

§

KNOW ALL MEN BY THESE PRESENTS THAT

COUNTY OF DALLAS

§

§

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

BY MH DEPUTY

WHEREAS, on **MARCH 3, 2023**, **WILCARE PROPERTIES LLC**, a Texas limited liability company ("**Debtor**") executed that certain Deed of Trust (as extended and renewed, "**Deed of Trust**") conveying to **ROBERT J. ADAM, STEPHEN W. BING, LEIGH ANN THOMPSON OR PHILIP D. CONWAY**, Trustee ("**Trustee**") the real property more particularly described in attached Exhibit "A", together with all improvements, fixtures, equipment, and other property located on the real property and any and all other items, rights, or interest described in the Deed of Trust, all of which property is more fully described in the Deed of Trust, to which reference is hereby made for further description of the property covered by this notice (collectively, "**Property**"); and

WHEREAS, the Deed of Trust was recorded at Clerk's File No. **202300042594** in the Official Public Records of **DALLAS** County, Texas; and

WHEREAS, the Deed of Trust was executed and delivered to secure the payment of the following items of indebtedness ("**Indebtedness**"):

That certain Promissory Note (as extended, renewed, modified, or replaced, "**Note**") dated of even date with the Deed of Trust and executed by Debtor, payable to the order of **NOBLE MORTGAGE & INVESTMENTS, LLC**, a Texas limited liability company ("**Creditor**"), said note being in the original principal amount of **SIX HUNDRED FIFTEEN THOUSAND AND NO/100 (\$615,000.00) DOLLARS**.

WHEREAS, the Indebtedness is due and payable, and despite Creditor's demands, Debtor has failed to pay, and continues to fail to pay, the Indebtedness; and

WHEREAS, Creditor by written instrument made, constituted, and appointed **ROBERT J. ADAM, STEPHEN W. BING, LEIGH ANN THOMPSON, PHILIP D. CONWAY, JIM MILLS, SUSAN MILLS, GEORGE HAWTHORNE, ED HENDERSON, MICHELLE SCHWARTZ, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JAMIE DWORSKY, JANET PINDER, BRANDY BACON, ANGELA COOPER OR ANDREW MILLS-MIDDLEBROOK**, whose address is 12611 Jones Road, Suite 200, Houston, TX 77070, as substitute trustee under the Deed of Trust ("**Substitute Trustee**") and requested and directed Substitute Trustee to exercise the power of sale under the Deed of Trust for the purpose of enforcing the collection of the Indebtedness;

NOW, THEREFORE, the undersigned hereby gives notice that, after due publication of this notice as required by law and the Deed of Trust, the undersigned will sell the Property, as an entirety or in parcels, by one or by several sales, held at one time or at different times, all as the undersigned may elect to announce at such sale or sales, at **THE NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET (BELOW THE OVERHANG) LOCATED AT 600 COMMERCE ST., DALLAS, TEXAS 75202**, said location having been designated by the county commissioners of **DALLAS** County, Texas ("**Commissioners**") (or such other location as may be designated by the Commissioners after the sending of this notice and before the time of the sale), in which county the Property is situated, on **FEBRUARY 3, 2026**, being the first Tuesday of said month, at **10:00 A.M.** (or within three hours thereafter) to the highest bidder or bidders for cash at a public auction, and will make due conveyance of the Property to the purchaser or purchasers, with special warranty deed binding Debtor, his successors and assigns.

The sale noticed herein shall include the interest of Debtor in all fixtures and personal property covered by the Deed of Trust and any other documents executed in connection with or as security for the Indebtedness, Creditor having directed the undersigned to sell, and the undersigned hereby noticing the sale of, said fixtures and personalty pursuant to rights granted to Creditor under Section 9.501(d) of the Texas Business & Commerce Code.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY SUBSTITUTE TRUSTEE, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY, OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER CREDITOR NOR SUBSTITUTE TRUSTEE MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS, OR SPECIFICATIONS NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS, OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH SHALL BE EXPRESSLY WAIVED BY PURCHASER.

IF YOU ARE AN INDIVIDUAL, 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.

EXECUTED in multiple original copies on the 9 day of JANUARY, 2026.

By: Susan Mills
Title: Substitute Trustee

ATTACHMENT

Exhibit "A"- Property Description

EXHIBIT "A"

**BEING LOT 1RR, BLOCK 1, OF BELT LINE-30 SHOPPING CENTER NO. 3 THIRD REPLAT, A
SUBDIVISION OF THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING THE MAP OR
PLAT THEREOF RECORDED CLERK'S INSTRUMENT NO. 201900157149, REAL PROPERTY RECORDS
OF DALLAS COUNTY, TEXAS**

FILED

2026 JAN 12 AM 11:13

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

BY MH DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: January 8, 2026

DEED OF TRUST:

Date: October 15, 2024

Grantor: INTEGRITY DEVELOPERS LLC

Beneficiary: INVESTMARK MORTGAGE LLC

Trustee: KEVIN VELA

Substitute Trustee: ROBERT E. BLACK and ABSTRACTS TRUSTEE OF TEXAS,
LLC

Substitute Trustee's Address:

2499 S. Capital of Texas Highway, Ste. A-205
Austin, Texas 78746

Recorded in: Document No. 202400211738, Real Property Records, Dallas County,
Texas.

PROPERTY:

Lot 3, Block 6 of the GREENBROOK ESTATES, an addition to the City of Garland,
Dallas County, Texas, according to the plat thereof recorded in Volume 71219, Page
2029, Map Records, Dallas County, Texas, also known as 326 Bluebonnet Trail, Garland,
Texas 75043.

NOTE SECURED BY DEED OF TRUST:

Date: October 15, 2024

Original Principal Amount: \$204,400.00

Holder: INVESTMARK MORTGAGE LLC

**DATE OF SALE OF PROPERTY (first Tuesday of month, between 10:00 a.m. and 4:00
p.m.): 3rd day of February, 2026.**

PLACE OF SALE OF PROPERTY:

County Courthouse of Dallas County, Dallas, Texas, at area designated by County Commissioners for said sales.

The earliest time at which a sale will occur is 10:00 a.m., provided the sale must begin at such time or not later than three hours after that time.

Because of 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.

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 services to the sender of this notice immediately.

Abstracts Trustee of Texas, LLC

By: Susan Mills
Susan Mills, Authorized Signer

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 8/12/2005	Grantor(s)/Mortgagor(s): DEBRA L WALSH AND JEFFOREY P WALSH, WIFE AND HUSBAND
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR COLDWELL BANKER MORTGAGE, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST
Recorded in: Volume: 2005160 Page: 01011 Instrument No: 3473940	Property County: DALLAS
Mortgage Servicer: Selene Finance, LP is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3501 Olympus Boulevard, 5th Floor, Suite 500, Dallas, TX 75019
Date of Sale: 2/3/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: BEING LOT 8, BLOCK 1, OF ARBOR CREEK, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 82085, PAGE 2247, MAP 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, 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.

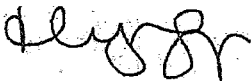
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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.

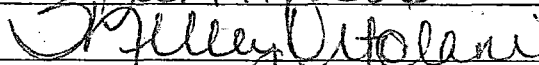
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(i): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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: 1/8/2026



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Selene Finance, LP

Dated: Jan 11, 2026



Printed Name:



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

BY
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
DEPUTY

2026 JAN 12 AM 11:15

FILED

MH File Number: TX-22-92602-POS
Loan Type: Conventional Residential

Notice of Foreclosure Sale

FILED

2026 JAN 13 AM 8:21

**JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY**

BY MH DEPUTY

January 12, 2026

Deed of Trust ("Deed of Trust"):

Dated: August 7, 2020

Grantor: Adriana Hernandez Lara

Trustee: J. Mark Riebe

Lender: Texas Bank Financial dba Texas Bank Mortgage Co.

Recorded in: Instrument No. 202000214955 of the real property records of Dallas County, Texas

Legal Description: Being Lot 30, Block A, of DEVONWOOD PARK SUBDIVISION, an Addition to the City of Garland, Texas, according to the Map thereof recorded in Volume 17, Page 373, of the Map Records of Dallas County, Texas

Property Address: 2108 Camden Drive, Garland, TX 75041

Secures: Promissory Note ("Note") in the original principal amount of \$161,900.00, executed by Adriana Hernandez Lara ("Borrower") and payable to the order of Lender

Substitute Trustee: Craig C. Lesok

Substitute Trustee's Address: 226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Nominee for Lender/
Beneficiary: Mortgage Electronic Registration Systems, Inc. ("MERS")

Nominee for Lender/
Beneficiary's Address: P.O. Box 2026, Flint, MI, 48501

Foreclosure Sale:

Date: Tuesday, February 3, 2026

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 11:00 A.M. and not later than three

hours thereafter.

Place: 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's Court

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 Texas Bank Financial dba Texas Bank Mortgage Co.'s bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Texas Bank Financial dba Texas Bank Mortgage Co., the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Texas Bank Financial dba Texas Bank Mortgage Co. passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

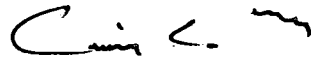
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Texas Bank Financial dba Texas Bank Mortgage Co. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

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 NOMINEE FOR LENDER/ BENEFICIARY.



Craig C. Lesok
Attorney for Lender
SBOT No. 24027446



Craig C. Lesok
226 Bailey Ave, Ste 101
Fort Worth, TX 76107
Telephone (817) 882-9991
Telecopier (817) 882-9993
E-mail: craig@lesoklaw.com

FILED

2026 JAN 12 AM 11:53

NOTICE OF FORECLOSURE SALE

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED ~~FORCES~~ ^{DEPUTY} 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.

THE STATE OF TEXAS

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COUNTY OF DALLAS

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WHEREAS, CENOTE INVESTMENT GROUP, LLC, a Texas limited liability company (hereinafter collectively called the "Borrower", whether one (1) or more), executed a Deed of Trust and Security Agreement dated May 17, 2023 to ROBERT J. ADAM, STEPHEN W. BING, LEIGH ANN THOMPSON OR PHILIP D. CONWAY, TRUSTEE, duly recorded under Clerk's File No. 202300098648, Official Public Records, Dallas County, Texas (such instrument, together with any amendments or supplements thereto or any instruments supplemented or amended thereby, being hereinafter called the "Deed of Trust"), to secure, inter alia, payment of certain indebtedness evidenced by that certain Promissory Note dated May 17, 2023, executed by the Borrower and payable to the order of AMERICAN FIRST NATIONAL BANK (hereinafter called the "Lender"), in the original principal sum of SIX HUNDRED EIGHTY-SIX THOUSAND TWO HUNDRED FIFTY AND 00/100 DOLLARS (\$686,250.00) (such instrument, together with any amendments or supplements thereto or any instruments supplemented or amended thereby, being hereinafter called the "Note"), to which instruments reference is hereby made for all purposes; and

WHEREAS, the Lender is the present owner and holder of the Note and such indebtedness and is the mortgage servicer, and the mailing address of the Lender is 9999 Bellaire Blvd., Houston, Texas 77036; and

WHEREAS, this Notice of Foreclosure Sale is being posted at the location for notices of foreclosure sale at the designated location in Dallas County, Texas, and is being filed with the County Clerk of Dallas County, Texas; and

WHEREAS, after default in the payment of the indebtedness described in the Deed of Trust and pursuant to the specific provisions of the Deed of Trust, the Lender requested that the Deed of Trust be enforced in accordance with the terms and provisions thereof:

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS that in accordance with Texas Property Code, Section 51.0076, the undersigned attorney or authorized agent for the Lender has named and appointed, and by and these presents does name and appoint, JOSEPH JAROUDI, as Substitute Trustee to act under and by virtue of the Deed of Trust, and that the undersigned, JOSEPH JAROUDI, as Substitute Trustee hereby gives notice that I will accordingly, after due publication of this notice as required by the Deed of Trust and the laws of the State of Texas, sell at public auction to the highest bidder or bidders for cash, commencing no earlier than 10:00 o'clock A.M. and no later than three (3) hours thereafter, and will be completed no later than 4:00 P.M., on the first Tuesday in February 2026, the same being February 3, 2026, the property set out in and described by the Deed of Trust, and described as:

Being the West 80 Feet of Lot 20 and the East 10 Feet of Lot 19 of ACCESS ADDITION, an addition to the City of Garland, Dallas County, Texas, according to the map thereof recorded in Volume 729, Page 400, Map Records, Dallas County, Texas, being the same tract of land conveyed to Impulse Realty Ventures, LLC, by Deed recorded in Instrument No. 201000080425, Official Public Records, Dallas County, Texas, and being more particularly described by metes and bounds on Exhibit "A" attached hereto and made apart hereof

together with all and singular those rights, titles and interests, estates, reversions and remainders as may be granted by the Deed of Trust.

The above described property is being sold subject to all matters which are prior to the Deed of Trust, which affect title thereto, and which are a superior interest therein, and will be sold AS IS, without any expressed or implied warranties, except as to warranties of title, and at the purchaser's own risk.

In accordance with applicable law and the Deed of Trust, the foreclosure sale will occur at the Dallas County Courthouse at the following location:

The north side of the George Allen Courts Building facing Commerce Street below the overhang, 600 Commerce Street, Dallas, Texas 75202 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

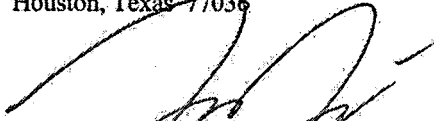
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

WITNESS my hand on January 6, 2025.



/s/ Walter A. Schroeder

WALTER A. SCHROEDER,
Attorney at Law for
AMERICAN FIRST NATIONAL BANK,
the Mortgagor
9999 Bellaire Blvd., Suite 350
Houston, Texas 77036



Joseph Jaroudi,
Substitute Trustee
9999 Bellaire Blvd.
Houston, Texas 77036

EXHIBIT "A"

BEING THE WEST 80 FEET OF LOT 20 AND THE EAST 10 FEET OF LOT 19 OF ACCESS ADDITION, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 729, PAGE 400, MAP RECORDS, DALLAS COUNTY, TEXAS, BEING THE SAME TRACT OF LAND CONVEYED TO IMPULSE REALTY VENTURES, LLC, BY DEED RECORDED IN INSTRUMENT NO. 20100080425, OFFICIAL PUBLIC RECORDS, DALLAS COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE NORTHWEST LINE OF ACTION STREET, (A 50' R.O.W.), SAID POINT BEING SOUTH 70 DEG. 13 MIN. 00 SEC. WEST, A DISTANCE OF 10.64 FEET FROM THE COMMON SOUTHERLY CORNER OF SAID LOTS 19 AND 20, SAID POINT ALSO BEING THE SOUTHEAST CORNER OF A TRACT OF LAND CONVEYED TO THORNHILL PROPERTY COMPANY, LLC, BY DEED RECORDED IN INSTRUMENT NO. 201800190783, OFFICIAL PUBLIC RECORDS, DALLAS COUNTY, TEXAS, AN "X" CUT IN CONCRETE FOUND FOR CORNER;

THENCE: NORTH 00 DEG. 15 MIN. 00 SEC. EAST, 10 FEET WEST OF AND PARALLEL TO THE COMMON LINE OF SAID LOTS 19 AND 20, SAME BEING WITH THE EAST LINE OF SAID THORNHILL PROPERTY COMPANY, LLC TRACT, A DISTANCE OF 221.89 FEET TO A POINT IN THE SOUTH LINE OF LOT 22 OF SAID ACCESS ADDITION, SAID POINT ALSO BEING THE NORTHEAST CORNER OF SAID THORNHILL PROPERTY COMPANY, LLC TRACT, A POINT FOR CORNER;

THENCE: EAST, WITH THE SOUTH LINE OF SAID LOT 22, A DISTANCE OF 90.00 FEET TO THE NORTHWEST CORNER OF A TRACT OF LAND CONVEYED TO SOFT OCEAN PROPERTIES, LLC, BY DEED RECORDED IN INSTRUMENT NO. 201800035914, OFFICIAL PUBLIC RECORDS, DALLAS COUNTY, TEXAS, A POINT FOR CORNER FROM WHICH A BUILDING CORNER BEARS SOUTH 73 DEG. 18 MIN. EAST, A DISTANCE OF 0.6 FEET;

THENCE: SOUTH 00 DEG. 15 MIN. 00 SEC. WEST, 10 FEET WEST OF AND PARALLEL TO THE COMMON LINE OF SAID LOT 20 AND LOT 21 OF SAID ACCESS ADDITION, SAME BEING WITH THE WEST LINE OF SAID SOFT OCEAN PROPERTIES, LLC TRACT, A DISTANCE OF 188.97 FEET TO A POINT IN THE SAID NORTHWEST LINE OF ACTION STREET, SAID POINT ALSO BEING THE SOUTHWEST CORNER OF SAID SOFT OCEAN PROPERTIES, LLC TRACT, SAID POINT ALSO BEING IN A CURVE TO THE RIGHT, HAVING A CENTRAL ANGLE OF 04 DEG. 02 MIN. 17 SEC., A RADIUS OF 185.77 FEET, AND A CHORD BEARING OF SOUTH 68 DEG. 11 MIN. 52 SEC. WEST, A 1/2" CAPPED IRON ROD SET FOR CORNER;

THENCE: SOUTHWESTERLY, WITH THE SAID NORTHWEST LINE OF ACTION STREET, SAME BEING WITH SAID CURVE TO THE RIGHT, AN ARC DISTANCE OF 13.09 FEET, A POINT FOR CORNER AT THE END OF SAID CURVE;

THENCE: SOUTH 70 DEG. 13 MIN. 00 SEC. WEST, CONTINUING WITH THE SAID NORTHWEST LINE OF ACTION STREET, A DISTANCE OF 82.88 FEET TO THE PLACE OF BEGINNING AND CONTAINING 18,509 SQUARE FEET OR 0.425 ACRES OF LAND.

2

FILED

2026 JAN 12 AM 11:53

NOTICE OF FORECLOSURE SALE

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY MY 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.

THE STATE OF TEXAS

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COUNTY OF DALLAS

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WHEREAS, **CENOTE INVESTMENT GROUP, LLC**, a Texas limited liability company, executed a Deed of Trust dated September 15, 2023 to **ROBERT J. ADAM, STEPHEN W. BING, LEIGH ANN THOMPSON OR PHILIP D. CONWAY, TRUSTEE**, duly recorded under Clerk's File No. 202300194851, Official Public Records, Dallas County, Texas (such instrument, together with any amendments or supplements thereto or any instruments supplemented or amended thereby, being hereinafter called the "Deed of Trust"), to secure, *inter alia*, payment of certain indebtedness evidenced by that certain Promissory Note dated September 15, 2023, executed by **CENOTE WATER LIMITED, LLC**, a Texas limited liability company, and payable to the order of **AMERICAN FIRST NATIONAL BANK** (hereinafter called the "Lender"), in the original principal sum of EIGHT HUNDRED FIFTY THOUSAND FIFTY AND 00/100 DOLLARS (\$850,050.00) (such instrument, together with any amendments or supplements thereto or any instruments supplemented or amended thereby, being hereinafter called the "Note"), to which instruments reference is hereby made for all purposes; and

WHEREAS, the Lender is the present owner and holder of the Note and such indebtedness and is the mortgage servicer, and the mailing address of the Lender is 9999 Bellaire Blvd., Houston, Texas 77036; and

WHEREAS, this Notice of Foreclosure Sale is being posted at the location for notices of foreclosure sale at the designated location in Dallas County, Texas, and is being filed with the County Clerk of Dallas County, Texas; and

WHEREAS, after default in the payment of the indebtedness described in the Deed of Trust and pursuant to the specific provisions of the Deed of Trust, the Lender requested that the Deed of Trust be enforced in accordance with the terms and provisions thereof:

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS that in accordance with Texas Property Code, Section 51.0076, the undersigned attorney or authorized agent for the Lender has named and appointed, and by and these presents does name and appoint, **JOSEPH JAROUDI**, as Substitute Trustee to act under and by virtue of the Deed of Trust, and that the undersigned, **JOSEPH JAROUDI**, as Substitute Trustee hereby gives notice that I will accordingly, after due publication of this notice as required by the Deed of Trust and the laws of the State of Texas, sell at public auction to the highest bidder or bidders for cash, commencing no earlier than 10:00 o'clock A.M. and no later than three (3) hours thereafter, and will be completed no later than 4:00 P.M., on the first Tuesday in February 2026, the same being February 3, 2026, the property set out in and described by the Deed of Trust, and described as:

See Exhibit "A", which is attached hereto and incorporated herein by reference for all purposes

together with all and singular those rights, titles and interests, estates, reversions and remainders as may be granted by the Deed of Trust.

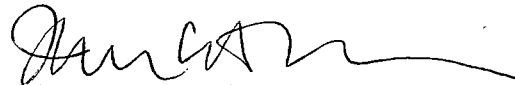
The above described property is being sold subject to all matters which are prior to the Deed of Trust, which affect title thereto, and which are a superior interest therein, and will be sold AS IS, without any expressed or implied warranties, except as to warranties of title, and at the purchaser's own risk.

In accordance with applicable law and the Deed of Trust, the foreclosure sale will occur at the Dallas County Courthouse at the following location:

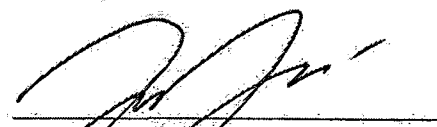
The north side of the George Allen Courts Building facing Commerce Street below the overhang, 600 Commerce Street, Dallas, Texas 75202 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

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.

WITNESS my hand on January 6, 2025.


/s/ Walter A. Schroeder

WALTER A. SCHROEDER,
Attorney at Law for
AMERICAN FIRST NATIONAL BANK,
the Mortgagor
9999 Bellaire Blvd., Suite 350
Houston, Texas 77036



Joseph Jaroudi,
Substitute Trustee
9999 Bellaire Blvd.
Houston, Texas 77036

EXHIBIT "A"

BEING THE WEST 80 FEET OF LOT 20 AND THE EAST 10 FEET OF LOT 19 OF ACCESS ADDITION, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 729, PAGE 400, MAP RECORDS, DALLAS COUNTY, TEXAS, BEING THE SAME TRACT OF LAND CONVEYED TO IMPULSE REALTY VENTURES, LLC, BY DEED RECORDED IN INSTRUMENT NO. 201000080425, OFFICIAL PUBLIC RECORDS, DALLAS COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE NORTHWEST LINE OF ACTION STREET, (A 50' R.O.W.), SAID POINT BEING SOUTH 70 DEG. 13 MIN. 00 SEC. WEST, A DISTANCE OF 10.64 FEET FROM THE COMMON SOUTHERLY CORNER OF SAID LOTS 19 AND 20, SAID POINT ALSO BEING THE SOUTHEAST CORNER OF A TRACT OF LAND CONVEYED TO THORNHILL PROPERTY COMPANY, LLC, BY DEED RECORDED IN INSTRUMENT NO. 201800190783, OFFICIAL PUBLIC RECORDS, DALLAS COUNTY, TEXAS, AN "X" CUT IN CONCRETE FOUND FOR CORNER;

THENCE: NORTH 00 DEG. 15 MIN. 00 SEC. EAST, 10 FEET WEST OF AND PARALLEL TO THE COMMON LINE OF SAID LOTS 19 AND 20, SAME BEING WITH THE EAST LINE OF SAID THORNHILL PROPERTY COMPANY, LLC TRACT, A DISTANCE OF 221.89 FEET TO A POINT IN THE SOUTH LINE OF LOT 22 OF SAID ACCESS ADDITION, SAID POINT ALSO BEING THE NORTHEAST CORNER OF SAID THORNHILL PROPERTY COMPANY, LLC TRACT, A POINT FOR CORNER;

THENCE: EAST, WITH THE SOUTH LINE OF SAID LOT 22, A DISTANCE OF 90.00 FEET TO THE NORTHWEST CORNER OF A TRACT OF LAND CONVEYED TO SOFT OCEAN PROPERTIES, LLC, BY DEED RECORDED IN INSTRUMENT NO. 201800035914, OFFICIAL PUBLIC RECORDS, DALLAS COUNTY, TEXAS, A POINT FOR CORNER FROM WHICH A BUILDING CORNER BEARS SOUTH 73 DEG. 18 MIN. EAST, A DISTANCE OF 0.6 FEET;

THENCE: SOUTH 00 DEG. 15 MIN. 00 SEC. WEST, 10 FEET WEST OF AND PARALLEL TO THE COMMON LINE OF SAID LOT 20 AND LOT 21 OF SAID ACCESS ADDITION, SAME BEING WITH THE WEST LINE OF SAID SOFT OCEAN PROPERTIES, LLC TRACT, A DISTANCE OF 188.97 FEET TO A POINT IN THE SAID NORTHWEST LINE OF ACTION STREET, SAID POINT ALSO BEING THE SOUTHWEST CORNER OF SAID SOFT OCEAN PROPERTIES, LLC TRACT, SAID POINT ALSO BEING IN A CURVE TO THE RIGHT, HAVING A CENTRAL ANGLE OF 04 DEG. 02 MIN. 17 SEC., A RADIUS OF 185.77 FEET, AND A CHORD BEARING OF SOUTH 68 DEG. 11 MIN. 52 SEC. WEST, A 1/2" CAPPED IRON ROD SET FOR CORNER;

THENCE: SOUTHWESTERLY, WITH THE SAID NORTHWEST LINE OF ACTION STREET, SAME BEING WITH SAID CURVE TO THE RIGHT, AN ARC DISTANCE OF 13.09 FEET, A POINT FOR CORNER AT THE END OF SAID CURVE;

THENCE: SOUTH 70 DEG. 13 MIN. 00 SEC. WEST, CONTINUING WITH THE SAID NORTHWEST LINE OF ACTION STREET, A DISTANCE OF 82.88 FEET TO THE PLACE OF BEGINNING AND CONTAINING 18,509 SQUARE FEET OR 0.425 ACRES OF LAND.

3
FILED

2026 JAN 12 AM 11:53

NOTICE OF FORECLOSURE SALE

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
MH 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.

THE STATE OF TEXAS

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COUNTY OF DALLAS

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WHEREAS, CENOTE INVESTMENT GROUP, LLC, a Texas limited liability company (hereinafter collectively called the "Borrower", whether one (1) or more), executed a Third Lien Deed of Trust, Security Agreement and Financing Statement dated June 25, 2024 to WALTER A. SCHROEDER, TRUSTEE, duly recorded under Clerk's File No. 202400128074, Official Public Records, Dallas County, Texas (such instrument, together with any amendments or supplements thereto or any instruments supplemented or amended thereby, being hereinafter called the "Deed of Trust"), to secure, inter alia, payment of certain indebtedness evidenced by that certain Promissory Note dated June 25, 2024, executed by the Borrower and payable to the order of AMERICAN FIRST NATIONAL BANK (hereinafter called the "Lender"), in the original principal sum of THREE HUNDRED FIFTY THOUSAND AND 00/100 DOLLARS (\$350,000.00) (such instrument, together with any amendments or supplements thereto or any instruments supplemented or amended thereby, being hereinafter called the "Note"), to which instruments reference is hereby made for all purposes; and

WHEREAS, the Lender is the present owner and holder of the Note and such indebtedness and is the mortgage servicer, and the mailing address of the Lender is 9999 Bellaire Blvd., Houston, Texas 77036; and

WHEREAS, this Notice of Foreclosure Sale is being posted at the location for notices of foreclosure sale at the designated location in Dallas County, Texas, and is being filed with the County Clerk of Dallas County, Texas; and

WHEREAS, after default in the payment of the indebtedness described in the Deed of Trust and pursuant to the specific provisions of the Deed of Trust, the Lender requested that the Deed of Trust be enforced in accordance with the terms and provisions thereof;

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS that in accordance with Texas Property Code, Section 51.0076, the undersigned attorney or authorized agent for the Lender has named and appointed, and by and these presents does name and appoint, JOSEPH JAROUDI, as Substitute Trustee to act under and by virtue of the Deed of Trust, and that the undersigned, JOSEPH JAROUDI, as Substitute Trustee hereby gives notice that I will accordingly, after due publication of this notice as required by the Deed of Trust and the laws of the State of Texas, sell at public auction to the highest bidder or bidders for cash, commencing no earlier than 10:00 o'clock A.M. and no later than three (3) hours thereafter, and will be completed no later than 4:00 P.M., on the first Tuesday in February 2026, the same being February 3, 2026, the property set out in and described by the Deed of Trust, and described as:

See Exhibit "A", which is attached hereto and incorporated herein by reference for all purposes

together with all and singular those rights, titles and interests, estates, reversions and remainders as may be granted by the Deed of Trust.

The above described property is being sold subject to all matters which are prior to the Deed of Trust, which affect title thereto, and which are a superior interest therein, and will be sold **AS IS**, without any expressed or implied warranties, except as to warranties of title, and at the purchaser's own risk.

In accordance with applicable law and the Deed of Trust, the foreclosure sale will occur at the Dallas County Courthouse at the following location:


The north side of the George Allen Courts Building facing Commerce Street below the overhang, 600 Commerce Street, Dallas, Texas 75202 or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

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.

WITNESS my hand on January 6, 2025.


/s/ Walter A. Schroeder

WALTER A. SCHROEDER,
Attorney at Law for
AMERICAN FIRST NATIONAL BANK,
the Mortgagor
9999 Bellaire Blvd., Suite 350
Houston, Texas 77036



Joseph Jaroudi,
Substitute Trustee
9999 Bellaire Blvd.
Houston, Texas 77036

EXHIBIT "A"

LEGAL DESCRIPTION

BEING the West 80 feet of Lot 20 and the East 10 feet of Lot 19 of ACCESS ADDITION, an addition to the City of Garland, Dallas County, Texas, according to the Map thereof recorded in Volume 729, Page 400, Map Records, Dallas County, Texas, being the same tract of land conveyed to Impulse Realty Ventures, LLC, by deed recorded in Instrument No. 201000080425, Official Public Records, Dallas County, Texas, and being more particularly described as follows;

BEGINNING at a point in the Northwest line of Action Street, (a 50' R.O.W.), said point being South 70 deg. 13 min. 00 sec. West, a distance of 10.64 feet from the common Southerly corner of said Lots 19 and 20, said point also being the Southeast corner of a tract of land conveyed to Thornhill Property Company, LLC, by deed recorded in Instrument No. 201800190783, Official Public Records, Dallas County, Texas, an "x" cut in concrete found for corner;

THENCE: North 00 deg. 15 min. 00 sec. East, 10 feet West of and parallel to the common line of said Lots 19 and 20, same being with the East line of said Thornhill Property Company, LLC tract, a distance of 221.89 feet to a point in the South line of Lot 22 of said Access Addition, said point also being the Northeast corner of said Thornhill Property Company, LLC tract, a point for corner;

THENCE: East, with the South line of said Lot 22, a distance of 90.00 feet to the Northwest corner of a tract of land conveyed to Soft Ocean Properties, LLC, by deed recorded in Instrument No. 201800035914, Official Public Records, Dallas County, Texas, a point for corner from which a building corner bears South 73 deg. 18 min. East, a distance of 0.6 feet;

THENCE: South 00 deg. 15 min. 00 sec. West, 10 feet West of and parallel to the common line of said Lot 20 and Lot 21 of said Access Addition, same being with the West line of said Soft Ocean Properties, LLC tract, a distance of 188.97 feet to a point in the said Northwest line of Action Street, said point also being the Southwest corner of said Soft Ocean Properties, LLC tract, said point also being in a curve to the right, having a central angle of 04 deg. 02 min. 17 sec., a radius of 185.77 feet, and a chord bearing of South 68 deg. 11 min. 52 sec. West, a W capped iron rod set for corner;

THENCE: Southwesterly, with the said Northwest line of Action Street, same being with said curve to the right, an arc distance of 13.09 feet, a point for corner at the end of said curve;

THENCE: South 70 deg. 13 min. 00 sec. West, continuing with the said Northwest line of Action Street, a distance of 82.88 feet to the PLACE OF BEGINNING and CONTAINING 18,509 square feet or 0.425 acres of land.

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: 04/10/2023
Grantor(s): JO ANNE UHER AND MARTIN UHER, WIFE AND HUSBAND
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR ROCKET MORTGAGE, LLC., ITS SUCCESSORS AND ASSIGNS
Original Principal: \$219,000.00
Recording Information: Instrument 202300072199
Property County: Dallas
Property: (See Attached Exhibit "A")
Reported Address: 4909 VAN NESS ST, GARLAND, TX 75043-7512

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC
Mortgage Servicer: Rocket Mortgage, LLC
Current Beneficiary: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC
Mortgage Servicer Address: 1050 Woodward Ave., Detroit, MI 48226

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 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, 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. 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, 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.

BY
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
DEPUTY
2026 JAN 12 AM 11:16

FILED

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): 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, 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"

LOT 9, BLOCK 4 OF GOLDEN GATE PARK NO. 1, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 84242, PAGE 1712, MAP RECORDS, DALLAS COUNTY, TEXAS.

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