

Shaun McQuiston, its successors and/or assigns, Noteholder
, Loan Servicing Company
Ghrist Law Firm PLLC (hereinafter "Attorney")

Anganette LaGrone-James

Ronnie R. James

4614 Parkhaven Drive., Garland, TX 75043

Sent via first class mail and CMRR # 9489 0178 9820 3022 2267 67 on 01.12.2024

FILED
2024 JAN 12 PM 1:37
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

NOTICE OF TRUSTEE'S SALE

WHEREAS Anganette LaGrone-James and Ronnie R. James 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 2299859, 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 6th day of February, 2024

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 60, In Block 6, of The Shores of Eastern Hills No.2, an Addition to the City of Garland, Dallas County, Texas, according to the plat thereof recorded in Volume 97051, Page 2968 of the Map Records of 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.

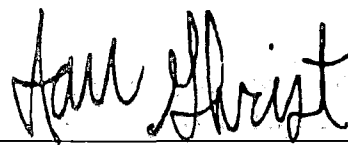
Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust.

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.

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.



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

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

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEES**

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 SUBSTITUTE TRUSTEE'S SALE

DATE: JANUARY 4, 2024

NOTE: Note described as follows:

Date: APRIL 26, 2004
Maker: PEGGY L. GARDNER
Payee: WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS CERTIFICATE TRUSTEE AND DELAWARE TRUSTEE OF THE RMH 2023-1 TRUST, ITS SUCCESSOR AND ASSIGNS, successor to the original lender.

**Original Principal
Amount:** \$196,500.00

DEED OF TRUST: Deed of Trust described as follows:

Date: APRIL 26, 2004
Grantor: PEGGY L. GARDNER, A SINGLE WOMAN
Trustee: TOMMY BASTIAN
Beneficiary: WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS CERTIFICATE TRUSTEE AND DELAWARE TRUSTEE OF THE RMH 2023-1 TRUST, ITS SUCCESSOR AND ASSIGNS, successor to the original beneficiary.
Recorded: Instrument No. 200403107751, Real Property Records of DALLAS COUNTY, TEXAS on OCTOBER 26, 2004

FILED
2024 JAN -9 AM 11:48
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
TEXAS

LENDER: WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS CERTIFICATE TRUSTEE AND DELAWARE TRUSTEE OF THE RMH 2023-1 TRUST, ITS SUCCESSOR AND ASSIGNS

BORROWER: PEGGY L. GARDNER

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN DALLAS COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST*** (street address: 3330 Brook Glen Drive, Garland, Texas 75044)

SUBSTITUTE TRUSTEE: DAVID GARVIN, JACK BECKMAN, KELLY GODDARD, MICHELLE SCHWARTZ

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, 8th Floor
Dallas, Texas 75219

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

FEBRUARY 6, 2024, the first Tuesday of the month, to commence at 11:00 A.M., or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

GEORGE ALLEN COURTS BUILDING, 600 COMMERCE STREET, DALLAS, TX 75202 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

RECITALS

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

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

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

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

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows:

Date:	APRIL 26, 2004
Grantor:	PEGGY L. GARDNER, A SINGLE WOMAN
Trustee:	TOMMY BASTIAN
Beneficiary:	WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS CERTIFICATE TRUSTEE AND DELAWARE TRUSTEE OF THE RMH 2023-1 TRUST, ITS SUCCESSOR AND ASSIGNS, successor to the original beneficiary.
Recorded:	Instrument No. 200403107751, Real Property Records of DALLAS COUNTY, TEXAS on OCTOBER 26, 2004

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN DALLAS COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST*** (street address: 3330 Brook Glen Drive, Garland, Texas 75044)

SUBSTITUTE TRUSTEE: DAVID GARVIN, JACK BECKMAN, KELLY GODDARD, MICHELLE SCHWARTZ

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, 8th Floor
Dallas, Texas 75219

Each Substitute Trustee is appointed **effective as of January 4, 2024**, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

By: _____

Name: William Jennings, Attorney for
WILMINGTON TRUST, NATIONAL
ASSOCIATION, NOT IN ITS INDIVIDUAL
CAPACITY, BUT SOLELY AS
CERTIFICATE TRUSTEE AND
DELAWARE TRUSTEE OF THE RMH
2023-1 TRUST, ITS SUCCESSOR AND
ASSIGNS and SERVIS ONE, INC. D/B/A
BSI FINANCIAL SERVICES

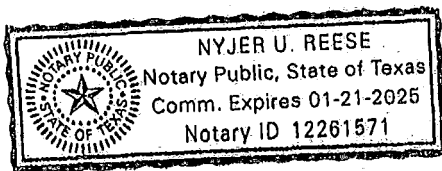
THE STATE OF TEXAS

COUNTY OF DALLAS

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BEFORE ME, the undersigned authority, on this day appeared WILLIAM JENNINGS, and after being by me duly sworn, stated that she executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on January 4, 2024.



Notary Public, State of Texas

Notice of Sale executed by:

David Garvin

Name: David Garvin Substitute Trustee

EXHIBIT A

BEING LOT 21, BLOCK F OF REVISED THIRD SECTION, CAMELOT ADDITION, AN
ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE
PLAT THEREOF RECORDED IN VOLUME 74047, PAGE 0654, MAP RECORDS, DALLAS
COUNTY TEXAS.

PARCEL NO. 26-07350-006-021-0000

FILED

2024 JAN -4 AM 10:57

APPOINTMENT OF SUBSTITUTE TRUSTEE AND
NOTICE OF SUBSTITUTE TRUSTEE SALE

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

APPOINTMENT OF

SUBSTITUTE

TRUSTEE:

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Jack O'Boyle, Chris Ferguson, Travis Gray, John Beazley, Bob Dickerson, Aaron Parker, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Craig Muirhead, Doak Lambert, Wendy Lambert, Cary Corenblum, Matthew Hansen, Joshua Sanders, Shawn Schiller, Auction.com, Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

SUBSTITUTE

TRUSTEE'S

ADDRESS:

c/o JACK O'BOYLE & ASSOCIATES, PLLC, Mailing Address: P.O. Box 815369, Dallas, TX 75381; Physical Address: 12300 Ford Road, Suite 212, Dallas, TX 75234.

NOTICE OF

SUBSTITUTE

TRUSTEE SALE:

WHEREAS, default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on February 06, 2024 between the hours of 10am-1pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

LOCATION OF

SALE:

The place of the sale shall be: 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 in DALLAS County, Texas or as designated by the County Commissioners.

INSTRUMENT TO

BE FORECLOSED:

Deed of Trust or Contract Lien dated 09/11/2018 and recorded under Volume, Page or Clerk's File No. DOC# 201800250907 in the real property records of Dallas County Texas, with ANTONIOUS BONNER, II AND MENG HAN YANG, HUSBAND AND WIFE as Grantor(s) and Cardinal Financial Company, Limited Partnership as Original Mortgagee.

DT: zNOS AND APPT (SYC) 230715

AL: 1609 DANBURY DR



4806059

OBLIGATIONS SECURED: Deed of Trust or Contract Lien executed by ANTONIOUS BONNER, II AND MENG HAN YANG, HUSBAND AND WIFE securing the payment of the indebtedness in the original principal amount of \$207,178.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by ANTONIOUS BONNER, II, MENG HAN YANG. CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

MORTGAGE SERVICING 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 property securing the above referenced loan. Cardinal Financial Company, Limited Partnership is acting as the Mortgage Servicer for CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. Cardinal Financial Company, Limited Partnership, as Mortgage Servicer, is representing the Mortgagee, whose address is:

CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP
c/o Cardinal Financial Company, Limited Partnership
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047

LEGAL DESCRIPTION OF PROPERTY TO BE SOLD: LOT 3, BLOCK 17, OF MILL CREEK CROSSING NO. 6, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 86244, PAGE 2072 OF THE PLAT RECORDS OF DALLAS COUNTY, TEXAS (the "Property")

REPORTED PROPERTY ADDRESS: 1609 DANBURY DR, GARLAND, TX 75040

TERMS OF SALE: The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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 and the priority of the lien being foreclosed.

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 and/or Mortgage Servicer 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

DT: zNOS AND APPT (SVC) 230715

AL: 1609 DANBURY DR



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 priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagee and/or Mortgage Servicer, or its attorney(s).

The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein 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 refiling may be after the date originally scheduled for this 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.

DT: zNOS AND APPT (SVC) 230715

AL: 1609 DANBURY DR



Signed on the 30 day of December, 2023

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC



Jack O'Boyle | SBN: 15165300

jack@jackoboyle.com

✓ Travis H. Gray | SBN: 24044965

travis@jackoboyle.com

Chris Ferguson | SBN: 24069714

chris@jackoboyle.com

P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS
MORTGAGE SERVICER

DT: zNOS AND APPT (SVC) 230715

AL: 1609 DANBURY DR



CERTIFICATE OF POSTING

My name is _____, and my address is c/o 12300 Ford Rd, Ste. 212, Dallas, TX 75234.

I declare under the 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 (or other designated place) this notice of sale.

Signed: _____

Declarant's Name: _____

Date: _____

DT: zNOS AND APPT (SVC) 230715

AL: 1609 DANBURY DR



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 SUBSTITUTE TRUSTEE'S SALE

THE STATE OF TEXAS §
 § KNOW ALL MEN BY THESE PRESENTS
COUNTY OF DALLAS §

WHEREAS, on December 12, 2017, GUALBERTO HERNANDEZ ("Borrower") executed that certain Deed of Trust effective as of December 12, 2017 (the "Deed of Trust") conveying to Kent M. Hanszen, Trustee, for the benefit of Bruce I. Pak and Kyong C. Linehan ("Secured Party"), the real property described in the attached Exhibit A, and otherwise commonly known as 503 S Garland Ave, Garland, TX 75040, together with all improvements thereon and including all other property as set forth in the Deed of Trust (collectively, the "Property");

WHEREAS, the Deed of Trust was filed for record as Instrument No. 201700354360 in the Official Public Records of Dallas County, Texas;

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

- (a) That certain Promissory Note (the "Note"), dated December 12, 2017, in the original principal amount of \$150,000.00 executed by Borrower and payable to the order of Secured Party; and
- (b) All sums and amounts owing and to become owing under or by virtue of the Note and the Deed of Trust.

WHEREAS, Secured Party, as the legal owner and holder of the Note, was entitled under the Deed of Trust to appoint a Substitute Trustee;

WHEREAS, by Appointment of Substitute Trustee ("Appointment of Substitute Trustee") dated November 21, 2023, David J. Park and Jason E. Choe located at 11532 Harry Hines Blvd, Ste B214, Dallas, TX 75229, Telephone 972.241.6900, Facsimile 214.257, 8633, Email info@djpfirm.com, as multiple Substitute Trustees (severally, a "Substitute Trustee" and collectively, the "Substitute Trustees"), each having the power and authority to act alone, without the necessity of the joinder of the other, have been duly and legally appointed Substitute Trustees by Secured Party pursuant to the terms and provisions of the Deed of Trust;

WHEREAS, default has been made in the payment of the Note and Indebtedness, and the Note is now unpaid, delinquent and in default;

FILED
2024 JAN 10 AM 11:41
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
EQUITY

WHEREAS, Borrower has waived all notices with regard to the defaulted Indebtedness;

WHEREAS, Secured Party, as the owner and holder of the Note, has requested and directed Substitute Trustees to sell Borrower's interest in the Property pursuant to the authority conferred upon them by the Deed of Trust and the Appointment of Substitute Trustee; and

WHEREAS, the undersigned, Substitute Trustee, acting upon the request of said Secured Party, by these presents is hereby posting, filing and giving notice of the foreclosure of the Deed of Trust and the lien thereof in accordance with applicable Texas law and the terms and provisions of the Deed of Trust; and

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS:

The undersigned, David J. Park, and/or Jason E. Choe located at 11532 Harry Hines Blvd, Ste B214, Dallas, TX 75229, Telephone 972.241.6900, Facsimile 214.257, 8633, Email info@djpfirm.com, as Substitute Trustee under the Deed of Trust, hereby gives notice that he will, accordingly, after due publication and filing of this Notice, as required by the Deed of Trust and the law, in order to satisfy the indebtedness represented by the Note and such other indebtedness described in and secured by the Deed of Trust, and at the request of Secured Party, sell the Property on February 6, 2024, being the first Tuesday of said month, between the hours of 10:00 a.m. and 4:00 p.m., but occurring no earlier than ten o'clock a.m. (and beginning not later than three hours thereafter) to the highest bidder for cash in the area for conducting foreclosure sales at the county courthouse in Dallas, Dallas County, Texas, as designated by the Dallas County Commissioner's Court.

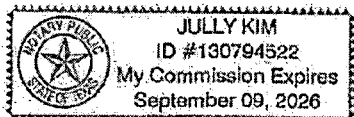
EXECUTED this 9 day of JANUARY 2024.

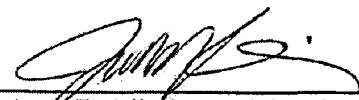


DAVID J. PARK

THE STATE OF TEXAS §
 §
COUNTY OF DALLAS §

This instrument was acknowledged before me on the 9 day of JANUARY 2024 by David J. Park, Substitute Trustee.





Notary Public in and for the
State of Texas

EXHIBIT "A"

Being a tract of land in the Abner Keen Survey Abstract No. 735, in the City of Garland, Dallas County, Texas, and being all of that tract of land conveyed to Lenora Poole Stovall, recorded in Volume 73084, Page 1692, Dallas County Deed Records and being more particularly described as follows:

Commencing at a found 1/2 inch iron pin at the northeast corner of Garland Park Addition, recorded in Volume 7, Page 333, Dallas County Deed Records, said point being in the west line of the Abner Keen Survey Abstract 735 also being the east line of the Albert Chandler Survey Abstract No. 289.

THENCE North 00° 31' 58" West along said survey line passing at 55.26 feet a found pipe at an old fence corner in the south bank of Duck Creek and being the southwest corner of the Ronald Taylor tract, recorded in Volume 85007, Page 701, Dallas County Deed Records, and continuing along the Ronald Taylor tract west line for a total distance of 215.26 feet to a set 5/8 inch iron pin at the southwest corner of the said Lenora Poole Stovall tract and the Point of Beginning;

THENCE North 00° 31' 58" West along said survey line 247.0 feet to a set 5/8 inch iron pin, said point being in the south right-of-way line of Forest Lane, a variable width right-of-way;

THENCE North 89° 39' 9" East along the south right-of-way line of said Forest Lane 113.45 feet to a set PK nail, said point being in the west right-of-way line of Garland Road, also known as Highway 78, an 80' right-of-way; said point also being in a curve whose center bears South 88° 33' 21" West, 1105.92 feet, and having a central angle of 14° 52' 38";

THENCE along the arc of said curve and along the west right-of-way line of said Garland Road 287.16 feet to a found X cut in a concrete driveway;

THENCE South 13° 26' 12" West continuing along the west right-of-way line of said Garland Road 14.14 feet to a found X cut in a concrete driveway, said point being the northeast corner of aforementioned Ronald Taylor tract;

THENCE North 56° 52' 50" West along the north line of said Ronald Taylor tract 93.08 feet back to the Point of Beginning, containing 0.6550 acres of land.

STATE OF TEXAS

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COUNTY OF DALLAS

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FILED
2024 JAN 10 PM 2:22

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

BY _____ DEPUTY

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public foreclosure sale.

1. **Property to be Sold:** The property to be sold is certain real property located in Dallas County, Texas and more fully described as:

1514 Cypress Garden Lane, Garland, TX 75040; a/k/a

Lot 19, Block 3, Final Plat Castle Point Phase Two, an Addition to the City of Garland, Dallas County, Texas, according to the Plat thereof recorded in County Clerk's File No. 201600087050, Official Public Records of Dallas County, Texas;

2. **Owner(s):** Mr. Alexis Sinakwa & Mrs. Jacqueline Irambona

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

Date: Tuesday, February 6, 2024

Time: Between the hours of 10:00 a.m. and 1:00 p.m. The sale shall commence at no earlier time than 10:00 a.m.

Place: At the County Courthouse in Dallas County, Texas, in the area where foreclosure sales are to take place as designated by the commissioner's court of said county, said designation having been recorded in the real property records of said county.

4. **Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of the sale for the property being sold. The Property will be sold "as is", "where is" and "with all faults" of whatever nature or kind. NO warranty or representation of any kind is made regarding the property.

The sale will be made expressly subject to the provisions of the Declaration, any and all prior matters of record affecting the Property and any rights of redemption granted by law. **Prospective bidders are strongly urged to examine the applicable property records and the law.**

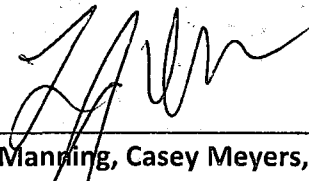
5. **Type of Sale:** The sale is a foreclosure sale to foreclose the Lien of Castle Point Homeowners Association, Inc. for the failure of the above-referenced owner(s) to pay assessments

and related charges again the Property as reflected in the Notice of Lien filed in the County Clerk's Office.

6. **Obligation Secured:** The Lien as reflected in the Notice of Lien secures the failure to pay assessments and related charges to the Association in the amount of \$8,412.26, as of December 20, 2023.

7. **Default and Request to Act:** Default has occurred by the failure to pay assessments to the Association, and the Association has requested me as agent on behalf of the Association to conduct this sale. Notice is given that before the sale the Association may appoint another person as agent or trustee to conduct the sale.

Dated: December 20, 2023



**Jack Manning, Casey Meyers, Lance Erickson,
Philip Traynor, Shannon Spizman, Vrutti
Patel, and Jennifer Chacko, Attorneys &
Substitute Trustees**

MANNING & MEYERS
Attorneys at Law
4340 N. Central Expressway, Suite 200
Dallas, Texas 75206
(214) 823-6600 – Telephone
(214) 821-3800 – Facsimile

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED ABOVE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE ABOVE-NAMED ASSOCIATION.

7B
FILED

2024 JAN 12 PM 3:24

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

Notice of Trustee's Sale

Date: January 12, 2024

Trustee: Gaylene Lonergan
Lonergan Law Firm PLLC
12801 North Central Expressway, Suite 150, Dallas, Tx, 75243

Lender: Karwall Limited

Note: Promissory Note dated June 28, 2021 in the original principal amount of \$196,425.00 executed by Ricardo Soto and Jennifer Dahlman.

Deed of Trust:

Date: June 28, 2021

Grantor: Ricardo Soto and Jennifer Dahlman

Lender: Karwall Limited

Recording information:

Recorded under Instrument Number 202100196851 of the County Clerk's Records, Dallas County, Texas.

Property:

LOT 14, BLOCK 7 OF GOLDEN MEADOWS NO. 4, AN ADDITION OT THE CITY OF GARLAND, DALLAS COUNTY, ACCORDING TO THE MAP RECORDED IN VOLUME 70053, PAGE 1650 OF THE DEED RECORDS OF DALLAS COUNTY TEXAS.

Said Property more commonly known as 1326 Old Mill Run, Garland, TX 75042

County: Dallas

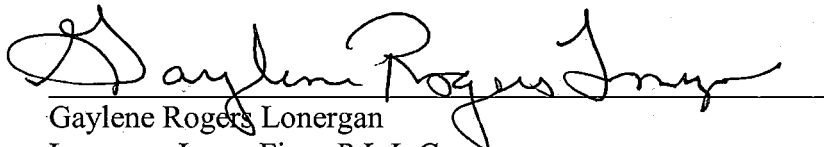
Date of Sale: February 6, 2024

Time of Sale: 10:00 a.m. - 12 p.m.

Place of Sale: At the North Side of the George Allen Courts Building, located at 600 Commerce Street, Dallas, Texas 75202 facing Commerce Street below the hanging, or as otherwise designated by the County Commissioners.

Gaylene Rogers Lonergan is the Trustee as appointed by Lender. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

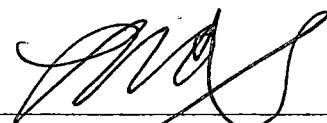
Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. **THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.** The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.


Gaylene Rogers Lonergan
Lonergan Lawn Firm, P.L.L.C

STATE OF TEXAS

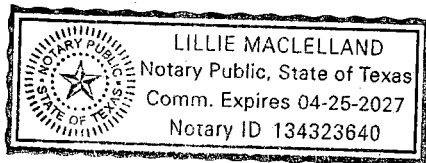
COUNTY OF DALLAS

This instrument was acknowledged before me on this 12 day of January 2024, by Gaylene Rogers Lonergan, Trustee.


Notary Public in and for the State of Texas

My Commission Expires:

Print/Typed Name of Notary



Notice of Foreclosure Sale

2024 JAN 12 AM 9:49

FILED
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

January 11, 2024

Deed of Trust ("Deed of Trust"):

Dated: June 4, 2018

Grantor: Jose Bricio Zuniga Cruz and Olga Belen Ortega

Trustee: J. Mark Riebe

Lender: Texas Bank Financial dba Texas Bank Mortgage Co.

Recorded in: Instrument No. 201800149286 of the real property records of Dallas County, Texas

Legal Description: Being Lot 8, in Block 17, of QUAIL CREEK NO. 4, an Addition to the City of Garland, Dallas County, Texas, according to the Map thereof recorded in Volume 73123, Page 1005, of the Map Records of Dallas County, Texas

Property Address: 1610 Dove Drive, Garland, TX 75040

Secures: Promissory Note ("Note") in the original principal amount of \$156,600.00, executed by Jose Bricio Zuniga Cruz and Olga Belen Ortega ("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 6, 2024

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 A.M. 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 MORTGAGE SERVICER.



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

100
FILED

Notice of Foreclosure Sale

2024 JAN 12 AM 9:49

January 11, 2024

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

BY _____ DEPUTY

Deed of Trust ("Deed of Trust"):

Dated: August 31, 2017

Grantor: Octavio Natividad Torres Carranza and Liliana Martinez Ortega

Trustee: J. Mark Riebe

Lender: Texas Bank Financial dba Texas Bank Mortgage Co.

Recorded in: Instrument No. 201700249861 of the real property records of
Dallas County, Texas

Legal Description: Lot 31, in Block 27, of NEW WORLD ADDITION NO. 2, an
Addition to the City of Garland, Dallas County, Texas, according
to the Map thereof recorded in Volume 72185, Page 1252, of the
Map Records of Dallas County, Texas

Property Address: 813 Greenbriar Drive, Garland, TX 75043

Secures: Promissory Note ("Note") in the original principal amount of
\$139,500.00, executed by Octavio Natividad Torres Carranza and
Liliana Martinez Ortega ("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 6, 2024

Time: The sale of the Property will be held between the hours of 10:00
A.M. and 4:00 P.M. local time; the earliest time at which the

Foreclosure Sale will begin is 10:00 A.M. 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.

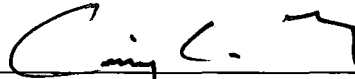
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "**AS IS,**" **without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust.** Prospective bidders are advised to conduct an

independent investigation of the nature and physical condition of the Property.

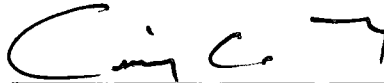
Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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 MORTGAGE SERVICER.



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

15L 98934

23TX373-0603

3414 OVERGLEN DR, GARLAND, TX 75043

NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

LOT 11, IN BLOCK 21, OF OAKS NO. 3, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 76069, PAGE 21, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated December 27, 2022 and recorded on December 30, 2022 as Instrument Number 202200325158 in the real property records of DALLAS County, Texas, which contains a power of sale.

Sale Information:

February 06, 2024, 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 ISABEL GONZALEZ AND JOSE G ORTIZ SOTO secures the repayment of a Note dated December 27, 2022 in the amount of \$241,656.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation 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 _____
DEPUTY
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY

2024 JAN 11 PM 1:05

FILED

Substitute Trustee(s): John Beazley, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Bruce Miller, Ramiro Cuevas, Cary Corenblum, Matthew Hansen, Joshua Sanders, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Brenda Wiggs, Angela Cooper, Carol Dunmon, Jane Kline, Payton Hreha, Chasity Lewallen, Heather Rich, DeeAnn Gregory, Jeff Elliott, 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, Ramiro Cuevas, Cary Corenblum, Matthew Hansen, Joshua Sanders, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Kathy Arrington, Janet Pinder, Brandy Bacon, Jamie Dworsky, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Brenda Wiggs, Angela Cooper, Carol Dunmon, Jane Kline, Payton Hreha, Chasity Lewallen, Heather Rich, DeeAnn Gregory, Jeff Elliott, Dustin George
c/o Miller, George & Suggs, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 11 day of January, 2024, 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 SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 9/19/2003	Grantor(s)/Mortgagor(s): EVERETT B. HUDSON AKA EVERETT D HUDSON AND STEPHANIE E. PARHAM-HUDSON AKA STEPHANIE E HUDSON
Original Beneficiary/Mortgagee: WASHINGTON MUTUAL BANK, FA.	Current Beneficiary/Mortgagee: Laelia LLC
Recorded in: Volume: 2003196 Page: 05501 Instrument No: 2575367	Property County: DALLAS
Mortgage Servicer: Land Home Financial Services, Inc. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: , ,
Date of Sale: 2/6/2024	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: LOT 14, BLOCK 18, OF MILL CREEK CROSSING NO. 6, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 86244, PAGE 2072 OF THE PLAT RECORDS OF 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, Jane Kline, Payton Hreha or Chasity Lewallen, 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.

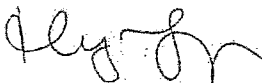
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical 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: 1/9/2024



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Land Home Financial Services, Inc.

Dated: 1/10/2024

Printed Name:

Substitute Trustee
c/o Tejas Trustee
1255 West 15th Street, Suite 1060
Plano, TX 75075

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
DEPUTY

2024 JAN 11 AM 11:15

FILED

FILED



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

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

APPOINTMENT OF

SUBSTITUTE

TRUSTEE:

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Jack O'Boyle, Chris Ferguson, Travis Grav, Shellev Ortolani, Mary Mancuso, Michele Hrehia, Francesca Ortolani, Guv Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Kathy Arrington, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dvorsky, Angela Cooper, Travis Grav, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

SUBSTITUTE

TRUSTEE'S

ADDRESS:

c/o JACK O'BOYLE & ASSOCIATES, PLLC, Mailing Address: P.O. Box 815369, Dallas, TX 75381; Physical Address: 12300 Ford Road, Suite 212, Dallas, TX 75234.

NOTICE OF

SUBSTITUTE

TRUSTEE SALE:

WHEREAS, default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on February 06, 2024 between the hours of 1pm-4pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.

LOCATION OF

SALE:

The place of the sale shall be: 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 in DALLAS County, Texas or as designated by the County Commissioners.

INSTRUMENT TO

BE FORECLOSED:

Deed of Trust or Contract Lien dated 10/05/2022 and recorded under Volume, Page or Clerk's File No. INSTRUMENT NUMBER 202200266786 in the real property records of Dallas County Texas, with ERIC GRAVES, A SINGLE MAN as Grantor(s) and CAPITAL FUND I, LLC as Original Mortgagee.

OBLIGATIONS

SECURED:

Deed of Trust or Contract Lien executed by ERIC GRAVES, A SINGLE MAN securing the payment of the indebtedness in the original principal amount of



4806843

\$187,000.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by ERIC GRAVES. CAPITAL FUND REIT, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGE
SERVICING
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 property securing the above referenced loan. CAPITAL FUND I, LLC is acting as the Mortgage Servicer for CAPITAL FUND REIT, LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. CAPITAL FUND I, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

CAPITAL FUND REIT, LLC
c/o CAPITAL FUND I, LLC
14555 N SCOTTSDALE ROAD SUITE #200
SCOTTSDALE, AZ 85254

**LEGAL
DESCRIPTION OF
PROPERTY TO BE
SOLD:**

LOT 4, BLOCK 12, MONICA PARK #2, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 25, PAGE 225, PLAT RECORDS, DALLAS COUNTY, TEXAS (the "Property")

**REPORTED
PROPERTY
ADDRESS:
TERMS OF SALE:**

514 E DAUGHERTY DR, GARLAND, TX 75041

The Substitute Trustee will sell the Property by public auction at the place and date specified herein.

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 and the priority of the lien being foreclosed.

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 and/or Mortgage Servicer 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 priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagee and/or Mortgage Servicer, or its attorney(s).

The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein 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 refiling may be after the date originally scheduled for this 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.



Signed on the 10 day of February, 2024

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC



Jack O'Boyle | SBN: 15163700

jack@jackoboyle.com

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Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS
MORTGAGE SERVICER

DT: zNOS AND APPT (SVC) 230715

AL: 514 E DAUGHERTY DR



CERTIFICATE OF POSTING

My name is _____ and my address is c/o 12300 Ford Rd, Ste. 212, Dallas, TX 75234.

I declare under the 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 (or other designated place) this notice of sale.

Signed: _____

Declarant's Name: _____

Date: _____

DT: zNOS AND APPT (SVC) 230715

AL: 514 E DAUGHERTY DR



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: BEING LOT 22, IN BLOCK 9, OF OAKRIDGE NO. 7, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 83112, PAGE 4179, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS. TOGETHER WITH THE CERTIFICATE OF CORRECTION RECORDED IN VOLUME 84036, PAGE 251, REAL PROPERTY RECORDS, DALLAS COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 05/02/2022 and recorded in Document 202200130848 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: 02/06/2024
Time: 01:00 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 GARY LITTLE, provides that it secures the payment of the indebtedness in the original principal amount of \$628,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. PHH MORTGAGE CORPORATION 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 PHH MORTGAGE CORPORATION c/o PHH MORTGAGE CORPORATION, 14405 Walters Road, Suite 200, Houston, TX 77014 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

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 01/11/2024 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.

BY
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
2024 JAN 11 PM 1:07

FILED