

Notice of [Substitute] Trustee Sale

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

1. Date, Time and Place of Sale.

Date: 02/03/2026

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

Place: Dallas County, Texas at the following location: **NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 3423 Point East Dr, Mesquite, TX 75150-2647

2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 03/24/2006 and recorded 04/07/2006 in Document 200600128245, real property records of Dallas County, Texas, with **Rosa Ana Rosales and Terrance Albert Coughlan** grantor(s) and **AAMES FUNDING CORPORATION, DBA AAMES HOME LOAN** as Lender, U.S. Bank Trust Company, National Association, as trustee, as successor-in-interest to U.S. Bank National Association, as successor in interest to Bank of America National Association, successor by merger to LaSalle Bank National Association, as Trustee for **GSAMP Trust 2006-HE4**, Mortgage Pass-Through Certificates, Series 2006-HE4 as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint **AVT Title Services, LLC**, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **Rosa Ana Rosales and Terrance Albert Coughlan**, securing the payment of the indebtedness in the original principal amount of \$96,900.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. U.S. Bank Trust Company, National Association, as trustee, as successor-in-interest to U.S. Bank National Association, as successor in interest to Bank of America National Association, successor by merger to LaSalle Bank National Association, as Trustee for **GSAMP Trust 2006-HE4**, Mortgage Pass-Through Certificates, Series 2006-HE4 is the current mortgagee of the note and deed of trust or contract lien.

TS No.: 2025-01343-TX
18-000626-673

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

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

BEING LOT 10 IN BLOCK A OF TOWN EAST ESTATES NO. 9, AN ADDITION TO THE CITY OF MESQUITE, DALLAS COUNTY, TEXAS, ACCORDING TO THE REVISED MAP THEREOF RECORDED IN VOLUME 68221, PAGE 1806 OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

8. Mortgage Servicer Information: The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. **PHH Mortgage Corporation**, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation

PO BOX 24605

West Palm Beach, FL 33416-4605

Phone: 877-744-2506

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

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

Date: 12/18/2025

Xia

Lihui Xia – Attorney or Authorized Agent of The Mortgagee or Mortgage Servicer

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

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

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

Certificate of Posting

I am Donna Stockman whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 12-30-25 I filed this Notice of Foreclosure Sale at the office of the Dallas County Clerk and caused it to be posted at the location directed by the Dallas County Commissioners Court.

FILED

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2026 JAN -8 AM 11:14

STATE OF TEXAS §
COUNTY OF DALLAS §

KNOW ALL MEN BY THESE PRESENTS
BY JKR DEPUTY

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

WHEREAS, by that one certain Deed of Trust dated July 26, 2022, and recorded as Instrument No. 202200205827, Real Property Records, Dallas County, Texas (the "Deed of Trust"), SIG Management LLC, a Texas limited liability company, and Tony Saad ("Grantor"), conveyed to Kirk L. Lee, Trustee ("Trustee") for the benefit of Guaranty Bank & Trust, N.A. ("Original Beneficiary"), the real property situated in Dallas County, Texas, as more particularly described on Exhibit "A" attached hereto and incorporated herein for all purposes (the "Property"), to secure the payment of that one certain Promissory Note dated July 26, 2022, in the original principal amount of \$500,000.00 executed by Grantor and made payable to the order of Beneficiary (the "Note"); and

WHEREAS, default occurred under the terms of the Note and the Deed of Trust; and

WHEREAS, demand for payment of all amounts owed under the Note and the Deed of Trust was made, and all required notices have been given, all in accordance with the Note, the Deed of Trust and applicable law; and

WHEREAS, the indebtedness evidenced by the Note and secured by the Deed of Trust is now wholly due and payable; and

WHEREAS, the outstanding balance due under the Note and the Deed of Trust has not been paid; and

WHEREAS, Original Beneficiary merged with Glacier Bancorp, Inc. and is now known as Guaranty Bank & Trust, a Division of Glacier Bank ("Current Beneficiary");

WHEREAS, Kirk L. Lee, Trustee in the aforesaid Deed of Trust, was removed as Trustee, and the undersigned or Matthew T. Taplett or Jeremy L. Harmon or Michael L. Atchley were appointed as Substitute Trustee in the place and stead of the said Kirk L. Lee, said removal and appointment being in the manner authorized by the Deed of Trust; and

WHEREAS, Current Beneficiary, the current owner and holder of said indebtedness and the current lender and beneficiary under the Deed of Trust, has requested the undersigned or Matthew T. Taplett or Jeremy L. Harmon or Michael L. Atchley, as acting Substitute Trustee, to sell the Property to satisfy the indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, the 3rd day of February, 2026, between the hours of 10:00 A.M. and 4:00 P.M., the undersigned or

Matthew T. Taplett or Jeremy L. Harmon or Michael L. Atchley will sell the Property at public auction on the north side of the George Allen Courts Building facing Commerce Street below the overhang, Dallas, Texas 78626, or in the area designated by the Dallas County Commissioners Court, if different, to the highest bidder for cash, subject to the right of Current Beneficiary to have its bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale. Said sale will begin no earlier than 1:00 P.M. and no later than three hours after that time.

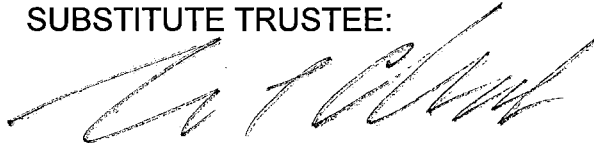
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES, IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE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

The Sender of this notice and his contact information is as follows:

Lee F. Christie
Pope, Hardwicke, Christie, Schell, Kelly & Taplett, L.L.P.
500 W. 7th Street, Suite 600
Fort Worth, Texas 76102
817/332-3245

WITNESS MY HAND this 7th day of January, 2026.

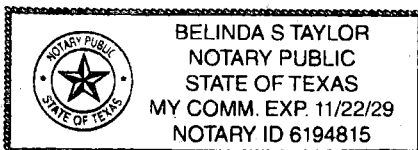
SUBSTITUTE TRUSTEE:



Lee F. Christie

STATE OF TEXAS §
 §
COUNTY OF TARRANT §

This instrument was acknowledged before me on the 7th day of January, 2026, by Lee F. Christie, Substitute Trustee, who acknowledged to me that he executed the same for the purposes and consideration therein expressed, and in the capacity therein stated.




Notary Public for the State of Texas

**NAME, ADDRESS AND TELEPHONE
NUMBER OF MORTGAGEE:**

Guaranty Bank & Trust
100 West Arkansas
Mt. Pleasant, Texas 75455
Attn: Donna Hughes

**NAME, ADDRESS AND PHONE
NUMBER OF SUBSTITUTE
TRUSTEE:**

Matthew T. Taplett
Lee F. Christie
Michael L. Atchley
Jeremy L. Harmon
Pope, Hardwicke, Christie, Schell,
Kelly & Taplett, L.L.P.
500 W. 7th Street, Suite 600
Fort Worth, TX 76102
(817) 332-3245

EXHIBIT "A"

612 W Main St

Lot 7-A, Block 7, WILLIAM CARTER, JR. SUBDIVISION, an Addition to the City of Mesquite, Dallas County, Texas, according to the Map or Plat recorded in Volume 73089, Page 2359, Plat Records of Dallas County, Texas.

The Real Property or its address is commonly known as 612 W Main St., Mesquite, TX 75149, and is the same tract described as Tract 2 in that certain Deed of Trust recorded as Instrument No. 202200205827, Real Property Records, Dallas County, Texas.

7B

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 10, BLOCK B OF CREEK CROSSING ESTATES NO. 15, PHASE A, AN ADDITION TO THE CITY OF MESQUITE, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 97212, PAGE 2413, MAP RECORDS, DALLAS COUNTY, TEXAS; AS AMENDED BY CERTIFICATE OF CORRECTION OF ERROR FILED FEBRUARY 12, 1998, RECORDED IN VOLUME 98029, PAGE 1715, DEED RECORDS, DALLAS COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 10/31/2005 and recorded in Document 200503587618 real property records of Dallas County, Texas.

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

Date: 02/03/2026

Time: 10:00 AM

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 MARTHA DANIELA FLORES AND ALEJANDRO GARCIA HUERTA, provides that it secures the payment of the indebtedness in the original principal amount of \$132,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR ARGENT SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-W5 is the current mortgagee of the note and deed of trust and SHELLPOINT MORTGAGE SERVICING is mortgage servicer. A servicing agreement between the mortgagee, whose address is DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR ARGENT SECURITIES INC., ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2005-W5 c/o SHELLPOINT MORTGAGE SERVICING, 17000 Katy Freeway, Suite 300, Houston, TX 77094 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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



Mackie Wolf Zientz & Mann, P.C.

Brandon Wolf, Attorney at Law

L. Keller Mackie, Attorney at Law

Michael Zientz, Attorney at Law

Lori Liane Long, Attorney at Law

Chelsea Schneider, Attorney at Law

Ester Gonzales, Attorney at Law

Karla Balli, Attorney at Law

Parkway Office Center, Suite 900

14160 Dallas Parkway

Dallas, TX 75254

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

Certificate of Posting

I am Donna Stockman whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 01/08/2026 I filed this Notice of Foreclosure Sale at the office of the Dallas County Clerk and caused it to be posted at the location directed by the Dallas County Commissioners Court.

FILED
2026 JAN - 8 PM 3:10
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY