

**Notice of Substitute Trustee's Sale**

**Notice Concerning Military Duty:** Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Tex. Prop. Code § 51.002(i)

<b>Deed of Trust Date:</b> December 21, 2012	<b>Original Mortgagor/Grantor:</b> ELMIGERI O VIGIL, AND MIRIAM E VIGIL
<b>Original Beneficiary / Mortgagee:</b> BANK OF AMERICA, N.A., ITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary / Mortgagee:</b> U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 201200384001	<b>Property County:</b> DALLAS
<b>Mortgage Servicer:</b> SELENE FINANCE, LP	<b>Mortgage Servicer's Address:</b> 3501 OLYMPUS BLVD., SUITE 500 DALLAS, TEXAS 75019

\* The mortgage servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**Secures:** Note in the original principal amount of \$283,900.00, executed by ELMIGERI O VIGIL AND MIRIAM E VIGIL and payable to the order of Lender.

**Property Address/Mailing Address:** 1448 N CEDAR HILL RD, CEDAR HILL, TX 75104

**Legal Description of Property to be Sold:** TRACT 16, TEN MILE CREEK ESTATES, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 8, PAGE 253, MAP RECORDS, DALLAS COUNTY, TEXAS.

<b>Date of Sale:</b> January 06, 2026	<b>Earliest time Sale will begin:</b> 10:00 AM
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**Place of sale of Property:** NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

**Appointment of Substitute Trustee:** Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST*, the owner and holder of the Note, has requested Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, Tx 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL*



*CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, Tx 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, Tx 75254, Trustee.

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



SUBSTITUTE TRUSTEE

Tejas Corporate Services, LLC, Trustee

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

**NOTICE OF ASSESSMENT LIEN SALE**

**FILED**

STATE OF TEXAS

§

2025 DEC 12 AM 12:46

COUNTY OF DALLAS

§

§

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY

**WHEREAS**, the property herein described is subject ~~to the Declaration~~ <sup>DEPUTY</sup> of Covenants, Conditions and Restrictions for Lake Ridge Wildwood, filed on January 23, 1987, as Instrument No.198700155902, of the Official Public Records of Dallas County, Texas (including any amendments thereof or supplements thereto is hereinafter referred to, collectively, as the "*Declaration*"). The Declaration provides for the payment of assessments secured by a lien on the Lot of the non-paying owner.

**WHEREAS**, Lake Ridge Wildwood Association, Inc. on May 27, 2022, July 15, 2022, December 2, 2022, December 27, 2022, July 5, 2023, February 15, 2024, March 26, 2024, and March 25, 2025, sent notice of default in payment of assessments to **ANGELS MORTGAGE SERVICES INCORP**, being the reputed owner or current owner of said real property; and

**WHEREAS**, the said **ANGELS MORTGAGE SERVICES INCORP**, has continued to default in the payment of their indebtedness to Lake Ridge Wildwood Association, Inc. and the same is now wholly due, and Lake Ridge Wildwood Association, Inc., acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owner to Lake Ridge Wildwood Association, Inc.

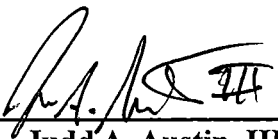
**NOW, THEREFORE**, notice is hereby given that on Tuesday, the 6th day of January, 2026, between 10:00 a.m. and 4:00 p.m., Lake Ridge Wildwood Association, Inc. will sell the herein described real estate (including any improvements thereon) at public auction at the area outside on the north side of the George Allen Courts Building facing Commerce Street below the overhang, 600 Commerce Street, Dallas, Dallas County, Texas, or as designated by the Dallas County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 1:00 p.m., and the sale will take place not later than three (3) hours thereafter.

Said real estate is particularly described on Exhibit A attached hereto which is incorporated herein by reference for all purposes.

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

SIGNED: December 11, 2025.

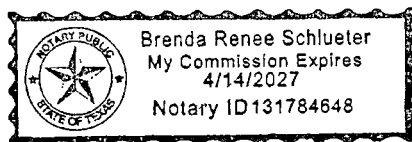
LAKE RIDGE WILDWOOD  
ASSOCIATION, INC.

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

STATE OF TEXAS       §  
                                  §  
COUNTY OF DALLAS   §

BEFORE ME, the undersigned Notary Public on this day personally appeared Judd A. Austin, III, Duly Authorized Agent for Lake Ridge Wildwood Association, Inc., known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, on December 11, 2025.



  
Notary Public, State of Texas

**AFTER RECORDING, PLEASE RETURN TO:**

Judd A. Austin, Jr., Judd A. Austin, III, Vinay B. Patel,  
Kristen Pierce, Parrish S. Nicholls, and Claudia Zissman-Monzon  
Henry Oddo Austin & Fletcher, P.C.  
1717 Main Street, Suite 4600  
Dallas, Texas 75201

**EXHIBIT "A"**

**Lot 4, Block 2, of LAKE RIDGE VILLAGE 2, WILDWOOD SECTION 1, an Addition to the City of Cedar Hill, Texas according to the Map or Plat thereof recorded in Volume 86056, Page 4176, of the Map Records of Dallas County, Texas, (the "Property").**

FILED  
2025 DEC 12 AM 12:07  
JOHN S. WARREN  
COUNTY CLERK  
DALLAS COUNTY

**APPOINTMENT OF SUBSTITUTE TRUSTEE**  
**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 Gray, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Carol Dunmon, Payton Hreha, Jeff Benton, Agency Sales and Posting LLC, 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, Texas 75381; Physical Address: 2727 Lyndon B. Johnson Frwy., Suite 525, 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 January 06, 2026 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 04/07/2017 and recorded under Volume, Page or Clerk's File No. INSTRUMENT NUMBER 201700098257 in the real property records of Dallas County Texas, with ROXANA RUIZ-QUIROZ as Grantor(s) and Clifford Ha as Original Mortgagee.

**OBLIGATIONS  
SECURED:**

Deed of Trust or Contract Lien executed by ROXANA RUIZ-QUIROZ securing the payment of the indebtedness in the original principal amount of \$135,999.00 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 ROXANA RUIZ-QUIROZ. VENTURE PROPERTIES INC. is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

**MORTGAGEE:**

VENTURE PROPERTIES INC. is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. VENTURE PROPERTIES INC.'s address is:

VENTURE PROPERTIES INC.  
c/o Venture Properties Inc.  
PO BOX 117744  
CARROLLTON, TX 75011

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

LOT 25, BLOCK C, CEDAR BRAKE HILLS, INSTALLMENT NO. 1, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME. 71087, PAGE 2544, MAP RECORDS, DALLAS COUNTY, TEXAS (the "Property")

**REPORTED  
PROPERTY  
ADDRESS:**

712 BRIGGS DRIVE, CEDAR HILL, TX 75104

**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 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).

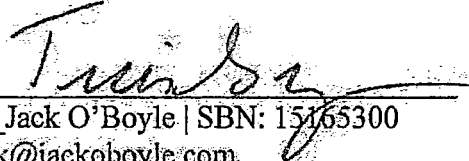
The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein need not appear at the date, time and place of a scheduled sale to announce the postponement, 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 4 day of December, 2025

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC



Jack O'Boyle | SBN: 15165300

[jack@jackoboyle.com](mailto:jack@jackoboyle.com)

✓ Travis H. Gray | SBN: 24044965

[travis@jackoboyle.com](mailto:travis@jackoboyle.com)

Chris Ferguson | SBN: 24069714

[chris@jackoboyle.com](mailto: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

**CERTIFICATE OF POSTING**

My name is \_\_\_\_\_, and my address is c/o 2727 Lyndon B. Johnson Frwy., Suite 525, 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: \_\_\_\_\_

## NOTICE OF FORECLOSURE SALE

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

**1. *Property to Be Sold.*** The property to be sold is described as follows: LOT 1131, OF LAKE RIDGE SECTION 15, PHASE 1, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2000015, PAGE 504, OF THE MAP RECORDS OF 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 200503585973 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: 01/06/2026

Time: 10:00 AM

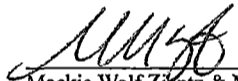
Place: Dallas County, Texas at the following location: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS OFFICE or as designated by the County Commissioners Court.

**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 TRANG LE AND QUY PHU PHAM, provides that it secures the payment of the indebtedness in the original principal amount of \$600,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF THE NEW RESIDENTIAL MORTGAGE LOAN TRUST 2019-4 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 CITIBANK, N.A., NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF THE NEW RESIDENTIAL MORTGAGE LOAN TRUST 2019-4 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  
Karia Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

For additional sale information visit: [www.auction.com](http://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 12/11/2025 I filed this Notice of Foreclosure Sale at the office of the Dallas County Clerk and caused it to be posted at the location directed by the Dallas County Commissioners Court.

**FILED**  
2025 DEC 11 PM 10:07  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY DEPUTY