

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**

2025 DEC 12 PM 10:52
BY MA DEPUTY
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

FILED

DATE: December 11, 2025

NOTE INFORMATION:

Date: August 24, 2021

Makers: Arthur Oscar Hamilton and Monica C. Hamilton

Payee: Bank of DeSoto, N.A.

Original Principal Amount: \$109,000.00

DEED OF TRUST INFORMATION:

Date: August 24, 2021

Grantor: Arthur Oscar Hamilton and Monica C. Hamilton

Trustee: James P. Monkres, Jr.

Mortgagee: Bank of DeSoto, N.A.

Mortgagee Address: 2011 N Hampton Rd, DeSoto, TX 75115

Recording Information: Instrument No. 202100255025, Real Property Records of Dallas County, Texas

LENDER: Bank of DeSoto, N.A.

BORROWERS: Arthur Oscar Hamilton and Monica C. Hamilton

PROPERTY ADDRESS: 1555 Brook Valley Lane, Dallas, Dallas County, Texas 75232

PROPERTY LEGAL DESCRIPTION: Lot 51, Block 10/6048, Highland Oaks Addition No. 4, Installment No. 1, an Addition to the City of Dallas, Dallas County, Texas, according to the revised map or plat recorded in Volume 196, Page 1838, Map Records of Dallas County, Texas.

SUBSTITUTE TRUSTEE(S): Vicki McCarthy, Ashley McCarthy, David Lee

SUBSTITUTE TRUSTEE ADDRESS: c/o Law Office of Vicki K. McCarthy, 114 South 5th Street, Midlothian, TX 76065

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

January 6, 2026, the first Tuesday of the month, to commence at 1:00 p.m. or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

The area outside on the North Side of the George Allen Courts Building facing 600 Commerce Street, Dallas, TX 75202 below the overhang or as designated by the County Commissioners pursuant to Section 51.022 of the Texas Property Code.

NOTICES

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

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE 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.

RECITALS

In accordance with Section 51.0076 of the Texas Property Code, the undersigned as attorney for the mortgagee does hereby remove the original Trustee and all successor Substitute Trustees and appoints in their stead Vicki McCarthy, Ashley McCarthy, and David Lee as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under the said Deed of Trust, and, further, does hereby request, authorize and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the Mortgagee therein.

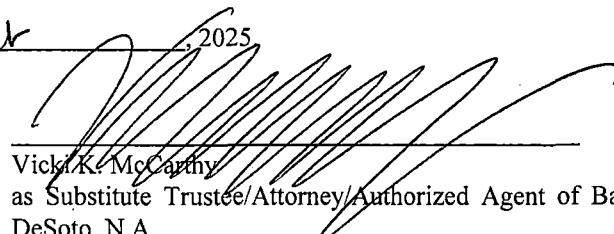
Default has occurred in the payment of the Note and in the performance of the obligation under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and Deed of Trust lien under Section 51.002 of the Texas Property Code, has requested that Substitute Trustee sell the Property according to the term of the Deed of Trust and applicable law.

The Deed of Trust may encumber both real and personal property. Formal notice is now given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, consistent with Lender'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 the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, 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** at the purchaser's own risk pursuant to Sections 51.002 and 51.009 of the Texas Property Code.

EXECUTED this 11 day of December

2025


Vicki K. McCarthy
as Substitute Trustee/Attorney/Authorized Agent of Bank of
DeSoto, N.A.
Law Office of Vicki K. McCarthy
114 South 5th Street
Midlothian, TX 76065

CERTIFICATE OF POSTING

My name is _____, and my address is c/o Law Office of Vicki K. McCarthy,
114 South 5th Street, Midlothian, TX 76065. I declare under penalty of perjury that on _____
I filed this Notice of Substitute Trustee's Sale & Appointment of Substitute Trustees at the office of the _____
County Clerk and cause it to be posted at the location directed by the County Commissioners Court.

Declarant's Name: _____

Date: _____

NOTICE OF SUBSTITUTE TRUSTEE'S 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 OR AUTHORIZED
AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Matter No.: 135560-TX

Date: December 4, 2025

County where Real Property is Located: Dallas

ORIGINAL MORTGAGOR: ROBERTO RAMOS-ESPARZA JOINED HEREIN PRO FORMA BY HIS SPOUSE LOURDES RAMOS

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR NATIONS DIRECT MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: MISSION SERVICING RESIDENTIAL, INC.

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 12/17/2021, RECORDING INFORMATION: Recorded on 12/30/2021, as Instrument No. 202100387607

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 8, BLOCK 1/5995, BELMAR ADDITION NO. 1, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 9, PAGE 99, MAP RECORDS, DALLAS COUNTY, TEXAS.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 1/6/2026, the foreclosure sale will be conducted in Dallas County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be conducted no earlier than 10:00 AM, or not later than three (3) hours after that time, by one of the Substitute Trustees who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness superior to the Deed of Trust.

LOANCARE, LLC is acting as the Mortgage Servicer for MISSION SERVICING RESIDENTIAL, INC. who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. LOANCARE, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is:

MISSION SERVICING RESIDENTIAL, INC.
c/o LOANCARE, LLC
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452-4262

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



FILED
25 DEC 12 AM 12:07
JOHNE WARREN
COUNTY CLERK
DALLAS COUNTY
DEPUTY

authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE AUCTION.COM, LLC, AGENCY SALES AND POSTING, LLC, ALDRIDGE PITE, LLP or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Auction.com, 1 Mauchly, Irvine, CA 92618.

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.

By: Hollis Hamilton

Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:

ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

NOTICE OF FORECLOSURE SALE

December 04, 2025

Deed of Trust ("Deed of Trust"):

Dated: October 31, 2024

Grantor: SERRATO LANDS, LLC

Trustee: Sowell, Alvares & Walls, PLLC

Lender: TEXAS REAL ESTATE FUND I, LP

Property: Lot 38, Block E/6434, of Webster Grove Addition, an addition to the City of Dallas, Dallas County, Texas, according to the Map recorded in Volume 27, Page 151, Map Records, Dallas County, Texas.

Address: 3353 Leahy Dr, Dallas, TX, 75229

Recorded: November 01, 2024, file number 202400222433 in the Official Public Records of Dallas County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of FOUR HUNDRED NINETY THOUSAND AND 00/100 DOLLARS (US \$490,000.00), executed by SERRATO LANDS, LLC and payable to the order of Lender.

Guaranty: The Note and all other indebtedness of Borrower to Lender is guaranteed by a Guaranty Agreement dated October 31, 2024 and executed by Robert M Serrato.

Substitute Trustee: Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, Jeff Benton

Substitute Trustee's Address: 10406 Rockley, Houston, Texas 77099

Foreclosure Sale:

Date: Tuesday, January 06, 2026

Time: The sale of the Property will be held between the hours of 1pm-4pm, local time

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

Term 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

FILED
25 DEC 12 AM 12:07
JOHN F. WARREN
CLERK
COUNTY CLERK
DALLAS COUNTY
DEPUTY
BY



4860492

REAL ESTATE FUND I, LP'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 REAL ESTATE FUND I, LP, 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 REAL ESTATE FUND I, LP'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 REAL ESTATE FUND I, LP'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 REAL ESTATE FUND I, LP 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 REAL ESTATE FUND I, LP. 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 NOTES 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.

PETERKA & ASSOCIATES, PLLC.

Joseph J. Peterka III

Joseph J. Peterka III
14002 Pinerock Lane
Houston, TX 77079
(281) 435-7359
joe@peterkalaw.com
Attorney for TEXAS REAL ESTATE FUND I, LP

25TX255-0042
7406 CHRISTIE LN , DALLAS, TX 75249

NOTICE OF FORECLOSURE SALE

Property:

The Property to be sold is described as follows:

LOT 6, BLOCK 7A/8605, THE WOODS, SECOND SECTION, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 75170, PAGE(S) 1565, OF THE MAP AND/OR PLAT RECORDS OF DALLAS COUNTY, TEXAS.

Security Instrument:

Deed of Trust dated March 28, 2025 and recorded on April 4, 2025 as Instrument Number 202500067742 in the real property records of DALLAS County, Texas, which contains a power of sale.

Sale Information:

January 06, 2026, at 1:00 PM, 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 GDRQ INVESTMENTS LLC secures the repayment of a Note dated March 28, 2025 in the amount of \$187,000.00. BFRS4, LLC, whose address is c/o Boomerang Capital Partners, LLC, 2152 S. Vineyard #105, Mesa, AZ 85210, is the current mortgagee of the Deed of Trust and Note and Boomerang Capital Partners, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

DEPUTY
BY
DALLAS COUNTY
COUNTY CLERK
JOHN F. WARREN
2025 DEC 12 AM 12:06

FILED



4860125

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

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

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

John Beazley
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

Shelley Ortolani

Substitute Trustee(s): John Beazley, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Bruce Miller, Joshua Sanders, Ramiro Cuevas, Matthew Hansen, Daniel Hart, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Carol Dunmon, Payton Hreha, Jeff Benton, Angela Brown, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Andrew Garza, Luis Terrazas, Kathy Arrington, Dustin George
c/o Miller, George & Suggs, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Certificate of Posting

I, _____, declare under penalty of perjury that on the _____ day of _____, 20_____, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of DALLAS County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	Jonathan Robinson and Andrea Robinson	Deed of Trust Date	May 1, 2023
Original Mortgagee	Credit Union of Texas	Original Principal	\$129,000.00
Recording Information	Instrument #: 202300089151 in Dallas County, Texas	Original Trustee	V. Eric Pointer
Property Address	7145 Fair Oaks Ave., Apt. 36, Dallas, TX 75231	Property County	Dallas

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Credit Union of Texas	Mortgage Servicer	Credit Union of Texas (CUTX)
Current Beneficiary	Credit Union of Texas	Mortgage Servicer Address	900 W. Bethany Lane Attn: Collections Department, Allen, 75013

SALE INFORMATION:

Date of Sale	01/06/2026
Time of Sale	10:00 AM or no later than 3 hours thereafter
Place of Sale	The outside area on the north side of the George Allen Courts Building facing Commerce Street below the overhang in Dallas County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Dallas County Commissioner's Court.
Substitute Trustees	Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Payton Hreha, Taherzadeh, PLLC, Auction.com, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:
Legal Description as per the Deed of Trust:

UNIT 36 IN BUILDING D AND 1.6690 PERCENT UNDIVIDED INTEREST IN AND TO THE GENERAL AND LIMITED COMMON ELEMENTS OF OLD VICKERY SQUARE TOWNHOMES, A CONDOMINIUM REGIME IN THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE CONDOMINIUM DECLARATION, DATED SEPTEMBER 19, 1974, RECORDED IN VOLUME 74184, PAGE 1324, OF THE CONDOMINIUM RECORDS OF DALLAS COUNTY, TEXAS, WITH THE AMENDMENT THERETO RECORDED IN VOLUME 75229, PAGE 2100 CONDOMINIUM RECORDS OF DALLAS COUNTY, TEXAS.

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

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary 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.

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 other 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

FILED
12/5/2025 AM 12:05
JAHNIE WARREN
DALLAS COUNTY CLERK
1215 BROADWAY
DALLAS, TEXAS 75202

NOTICE OF TRUSTEE'S SALE

shall not cover any part of the property that has been released from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to the Texas Property Code, the Trustee reserves the right to set further reasonable conditions for conducting the Sale. Any such further conditions shall be announced before bidding is opened for the first Sale of the day held by the Trustee or any Substitute Trustee.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, 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.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

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

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Dated December 3, 2025.

/s/ Selim H. Taherzadeh
Selim H. Taherzadeh
15851 N. Dallas Parkway
Suite 410
Addison, TX 75001

Return to: Taherzadeh, PLLC
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001

CAUSE NUMBER DC-25-08255

**IN RE: ORDER FOR FORECLOSURE
CONCERNING**

IN THE DISTRICT COURT

**7145 FAIR OAKS AVE., APT. 36
DALLAS, TX 75231**

UNDER TEX. R. CIV. PROC. 736

193rd JUDICIAL DISTRICT OF

Petitioner:

CREDIT UNION OF TEXAS,

Respondent(s):

ANDREA ROBINSON AND JONATHAN ROBINSON

DALLAS COUNTY, TEXAS

DEFAULT ORDER ALLOWING FORECLOSURE

Credit Union of Texas, Petitioner, on behalf of itself, its successors and assigns, has brought before this Court for consideration its Application for Court Order Allowing Foreclosure of a Lien Under Texas Constitution Article XVI, Section 50(a)(6)(D) (“Application”). Having considered the evidence presented, the Court finds that:

- 1) the Application complies with Texas Rules of Civil Procedure (“TRCP”) 736.1;
- 2) the Application was properly served in accordance with TRCP 736.3;
- 3) a Respondent did not file a response to the Application by the due date; and
- 4) the return of service has been on file with the Clerk of the Court for at least 10 days; and
- 5) Petitioner has established the basis for foreclosure and finds that:

(a) Petitioner is the holder of a Texas Home Equity Note secured by a lien created under Texas Constitution Article XVI, Section 50(a)(6). A debt exists.

(b) Installment payments have not been made when due and owing pursuant to the terms of the Note and Deed of Trust.

(c) The obligation secured by the lien sought to be foreclosed is in default.

(d) The requisite notice to cure the default has been mailed to each person as required under applicable law and the loan agreement, contract, or lien sought to be foreclosed and the opportunity to cure has expired. Before the Application was filed, any other action required under applicable law and the loan agreement, contract, or lien sought to be foreclosed was performed.

IT IS THEREFORE ORDERED that:

1. Credit Union of Texas, together with its successors and assigns, is hereby authorized to serve Notice of Sale on each Respondent and may proceed with a foreclosure sale in accordance with the security agreement and Texas Property Code Section 51.002 concerning the property with a commonly known mailing address of 7145 Fair Oaks Ave., Apt. 36, Dallas, TX 75231 and legal description as described in the Real Property Records of Dallas County, Texas as follows:

UNIT 36 IN BUILDING D AND 1.6690 PERCENT UNDIVIDED INTEREST IN AND TO THE GENERAL AND LIMITED COMMON ELEMENTS OF OLD VICKERY SQUARE TOWNHOMES, A CONDOMINIUM REGIME IN THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE CONDOMINIUM DECLARATION, DATED SEPTEMBER 19, 1974, RECORDED IN VOLUME 74184, PAGE 1324, OF THE CONDOMINIUM RECORDS OF DALLAS COUNTY, TEXAS, WITH THE AMENDMENT THERETO RECORDED IN VOLUME 75229, PAGE 2100 CONDOMINIUM RECORDS OF DALLAS COUNTY, TEXAS.

2. The name and last known address of each Respondent subject to the order are:

Andrea Robinson
7145 Fair Oaks Ave., Apt. 36
Dallas, TX 75231

Jonathan Robinson
7145 Fair Oaks Ave., Apt. 36
Dallas, TX 75231

3. The recording or indexing information of each lien to be foreclosed is as follows:

Instrument #: 202300089151 in the Real Property Records of Dallas County, Texas.

4. A conformed copy of an Order Allowing Foreclosure must be attached to the trustee or substitute trustee's foreclosure deed in accordance with Rule 736.12 of the Texas Rules of Civil Procedure.
5. Petitioner may communicate with each Respondent and all third parties as reasonably necessary to conduct a foreclosure sale.
6. Notice of Foreclosure Sale must be mailed to Respondents' counsel by certified mail if a Respondent is represented by counsel.

Signed, this 12/3/2025 1:27:56 PM day of December, 2025.


Judge Presiding

Return to:
Taherzadeh, PLLC
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	Mauricio Herrera Adame and Jessica Valdez	Deed of Trust Date	October 30, 2020
Original Mortgagee	Mortgage Electronic Registration Systems, Inc. (MERS), as beneficiary, as nominee for Prosperity Bank; its successors and assigns.	Original Principal	\$149,400.00
Recording Information	Instrument #: 202000332330 in Dallas County, Texas	Original Trustee	David Zalman
Property Address	2615 Province Lane, Dallas, TX 75228	Property County	Dallas

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Prosperity Bank	Mortgage Servicer	Prosperity Bank
Current Beneficiary	Prosperity Bank	Mortgage Servicer Address	2101 Custer Road, Plano, TX 75075

SALE INFORMATION:

Date of Sale	01/06/2026
Time of Sale	10:00 AM or no later than 3 hours thereafter
Place of Sale	The outside area on the north side of the George Allen Courts Building facing Commerce Street below the overhang in Dallas County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Dallas County Commissioner's Court.
Substitute Trustees	Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunnigan, Payton Hreha, Taherzadeh, PLLC, Auction.com, Selim Taherzadeh, or Michael Linke, any of whom may be substituted by the Beneficiary.
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:
BEING LOT 21, BLOCK 3/7304 OF PEAVY PARK SUBDIVISION, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 20, PAGE 401, MAP RECORDS, DALLAS COUNTY, TEXAS.

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

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary 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.

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 other 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 from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

2025
DEC
12
2025
REPUTY
FILED
12/05/2025

NOTICE OF TRUSTEE'S SALE

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to the Texas Property Code, the Trustee reserves the right to set further reasonable conditions for conducting the Sale. Any such further conditions shall be announced before bidding is opened for the first Sale of the day held by the Trustee or any Substitute Trustee.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, 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 refile may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

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

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.

Dated December 4, 2025.

/s/ *Selim H. Taherzadeh*
Selim H. Taherzadeh
15851 N. Dallas Parkway
Suite 410
Addison, TX 75001

Return to: Taherzadeh, PLLC
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	Homer Baird	Deed of Trust Date	September 25, 2014
Original Mortgagee	LegacyTexas Bank	Original Principal	\$725,500.00
Recording Information	Instrument #: 201400251804 in Dallas County, Texas	Original Trustee	George A. Fisk
Property Address	4269 Shorecrest Drive, Dallas, TX 75209	Property County	Dallas

MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Prosperity Bank, a Texas banking association, successor-by merger with LegacyTexas Bank	Mortgage Servicer	Prosperity Bank
Current Beneficiary	Prosperity Bank, a Texas banking association, successor-by merger with LegacyTexas Bank	Mortgage Servicer Address	2101 Custer Road, Plano, TX 75075

SALE INFORMATION:

Date of Sale	01/06/2026
Time of Sale	10:00 AM or no later than 3 hours thereafter
Place of Sale	The outside area on the north side of the George Allen Courts Building facing Commerce Street below the overhang in Dallas County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Dallas County Commissioner's Court.
Substitute Trustees	Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Payton Hreha, Taherzadeh, PLLC, Auction.com, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees' Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

PROPERTY INFORMATION:
Legal Description as per the Deed of Trust:

LOT 7-A, BLOCK 2/5070, EARL W. CULLUM'S SUBDIVISION OF LOTS 2, 4 AND 7, BLOCK 2/5070 OF W.P. COCHRAN HOMESTEAD, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO MAP OF PLAT THEREOF RECORDED IN VOLUME 12, PAGE 39, MAP AND/OR PLAT RECORDS, DALLAS COUNTY, TEXAS.

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

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary 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.

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 other 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 from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

2025 DECEMBER 12 AM 12:05
2025 DECEMBER 12 AM 12:05
FILED
DALLAS COUNTY CLERK
JUDGE WARREN

NOTICE OF TRUSTEE'S SALE

Pursuant to 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to the Texas Property Code, the Trustee reserves the right to set further reasonable conditions for conducting the Sale. Any such further conditions shall be announced before bidding is opened for the first Sale of the day held by the Trustee or any Substitute Trustee.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, 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.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

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

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.

Dated December 4, 2025.

/s/ *Selim H. Taherzadeh*
Selim H. Taherzadeh
15851 N. Dallas Parkway
Suite 410, Addison, TX 75001

Return to: Taherzadeh, PLLC
15851 N. Dallas Parkway, Suite 410
Addison, TX 75001

CAUSE NUMBER DC-25-05695

IN RE: ORDER FOR FORECLOSURE
CONCERNING

4269 SHORECREST DRIVE
DALLAS, TX 75209

UNDER TEX. R. CIV. PROC. 736

Petitioner:

PROSPERITY BANK,

Respondent(s):

HOMER BAIRD

IN THE DISTRICT COURT

95th JUDICIAL DISTRICT OF

DALLAS COUNTY, TEXAS

DEFAULT ORDER ALLOWING FORECLOSURE

Prosperity Bank, a Texas banking association, successor-by merger with Legacy Texas Bank, Petitioner, on behalf of itself, its successors and assigns, has brought before this Court for consideration its Application for Court Order Allowing Foreclosure of a Lien Under Texas Constitution Article XVI, Section 50(a)(6)(D) ("Application"). Having considered the evidence presented, the Court finds that:

- 1) the Application complies with Texas Rules of Civil Procedure ("TRCP") 736.1;
- 2) the Application was properly served in accordance with TRCP 736.3;
- 3) a Respondent did not file a response to the Application by the due date; and
- 4) the return of service has been on file with the Clerk of the Court for at least 10 days; and

5) Petitioner has established the basis for foreclosure and finds that:

- (a) Petitioner is the holder of a Texas Home Equity Note secured by a lien created under Texas Constitution Article XVI, Section 50(a)(6). A debt exists.
- (b) Installment payments have not been made when due and owing pursuant to the terms of the Note and Deed of Trust.
- (c) The obligation secured by the lien sought to be foreclosed is in default.
- (d) The requisite notice to cure the default has been mailed to each person as required under applicable law and the loan agreement, contract, or lien sought to be foreclosed and the opportunity to cure has expired. Before the Application was filed, any other action required under applicable law and the loan agreement, contract, or lien sought to be foreclosed was performed.

IT IS THEREFORE ORDERED that:

1. Prosperity Bank, a Texas banking association, successor-by merger with LegacyTexas Bank, together with its successors and assigns, is hereby authorized to serve Notice of Sale on each Respondent and may proceed with a foreclosure sale in accordance with the security agreement and Texas Property Code Section 51.002 concerning the property with a commonly known mailing address of 4269 Shorecrest Drive, Dallas, TX 75209 and legal description as described in the Real Property Records of Dallas County, Texas as follows:

LOT 7-A, BLOCK 2/5070, EARL W. CULLUM'S SUBDIVISION OF LOTS
2, 4 AND 7, BLOCK 2/5070 OF W.P. COCHRAN HOMESTEAD, AN
ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS,
ACCORDING TO MAP OF PLAT THEREOF RECORDED IN VOLUME 12,
PAGE 39, MAP AND/OR PLAT RECORDS, DALLAS COUNTY, TEXAS.

2. The name and last known address of each Respondent subject to the order are:

Homer Baird AKA Homer Gary Baird, Jr. AKA H. Gary Baird
4269 Shorecrest Drive
Dallas, TX 75209

Homer Baird AKA Homer Gary Baird, Jr. AKA H. Gary Baird
3838 Oaklawn Ave., #820
Dallas, TX 75219

3. The recording or indexing information of each lien to be foreclosed is as follows:

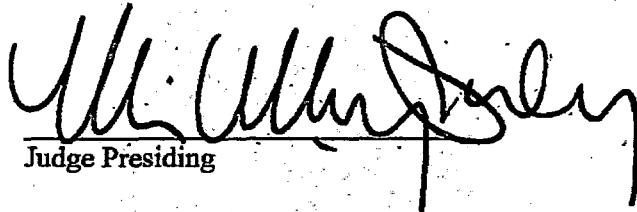
Instrument #: 201400251804 in the Real Property Records of Dallas
County, Texas.

4. A conformed copy of an Order Allowing Foreclosure must be attached to the trustee or
substitute trustee's foreclosure deed in accordance with Rule 736.12 of the Texas Rules of Civil
Procedure.

5. Petitioner may communicate with each Respondent and all third parties as reasonably
necessary to conduct a foreclosure sale.

6. Notice of Foreclosure Sale must be mailed to Respondent's counsel by certified mail if a Respondent is represented by counsel.

Signed, this 27th day of Aug., 2025.


Judge Presiding

Approved as to form by:

By: /s/ Scott H. Crist

- Selim H. Taherzadeh
Texas Bar No. 24046944
st@taherzlaw.com
- Jeremiah B. Hayes
Texas Bar No. 24048532
jh@taherzlaw.com
- Scott H. Crist
Texas Bar No. 24057814
sc@taherzlaw.com
15851 N Dallas Parkway, Ste 410
Addison, TX 75001
Telephone: (469) 729-6800
Facsimile: (469) 828-2772

ATTORNEYS FOR PETITIONER

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 7/29/2024	Grantor(s)/Mortgagor(s): PRESTIGE INVESTMENTS LLC AND DESMOND SHAQUILLE CRIP
Original Beneficiary/Mortgagee: BPL MORTGAGE LLC	Current Beneficiary/Mortgagee: Pacific Asset Holding, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 202400154564	Property County: DALLAS
Mortgage Servicer: Fay Servicing, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1601 LBJ Freeway, Farmers Branch, TX 75234
Date of Sale: 1/6/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: BEING LOT 1-C IN BLOCK 1/6957 OF GUY FREEMAN SUBDIVISION, AN ADDITION TO THE CITY OF DALLAS, TEXAS,
ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 51, PAGE 129, MAP RECORDS, DALLAS COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon or Payton Hreha, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under the said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

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.

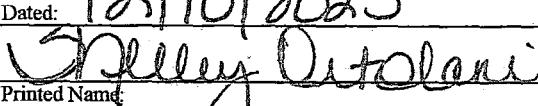
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

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: 12/4/2025



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Fay Servicing, LLC

Dated: 12/10/2025

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

MH File Number: TX-25-109819-POS
Loan Type: Business Purpose Loan

DEPUTY
BY
DALLAS COUNTY
COUNTY CLERK
JOHN E. WARREN
2025 DEC 12 AM 12:03

FILED

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 6th day of January, 2026
Time: 10 AM or not later than three hours after that time
Place: AT George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202
Dallas County, Texas.

TERMS OF SALE: CASH

2025 DEC 12 AM 12:03
BY JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
DEPUTY

FILED

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: March 13, 2019
Grantor(s): Albert L. Pierce and Catherine Lee Pierce, husband and wife
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Sovereign Lending Group, Inc., its successors and assigns
Original Principal: \$653,350.00
Recording Information: Deed Inst.# 201900071245,
Current Mortgagee/Beneficiary: Titan Bank, N.A.
Secures: The Promissory Note (the "Note") in the original principal amount of \$653,350.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County: Dallas
Property Description: (See Attached Exhibit "A")
Property Address: 5532 Glenwick Lane, Dallas, TX 75203
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: Titan Bank, N.A.
Mortgage Servicer Address: 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047

SUBSTITUTE TRUSTEE(S):

McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

SUBSTITUTE TRUSTEE ADDRESS:

1320 Greenway Drive, Suite 780 Irving, TX 75038

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.

(s/ Coury Jacocks)

Coury Jacocks - Bar #: 24014306
Attorney for Titan Bank, N.A.
Coury.Jacocks@mccalla.com
1320 Greenway Drive, Suite 780
Irving, TX 75038
(469) 942-7141 Office
(469) 469-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am _____ whose address is _____. I declare
under penalty perjury that _____ I filed and/or recorded this Notice of Foreclosure Sale at the office of the Dallas
County Clerk and caused it to be posted at the location directed by the Dallas County Commissioners.

Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

EXHIBIT "A"

LOT 18, BLOCK 2/5695, GREENWAY CREST NO. 3, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS,
ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 11, PAGE 377, OF THE MAP RECORDS OF
DALLAS COUNTY, TEXAS.

FILED

2025 DEC 12 AM 12:02

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS on May 21, 2012, a certain Fixed Rate Home Equity Conversion Deed of Trust ("Deed of Trust") was executed by ERNEST LEE MALONEY AND WIFE CONNIE LEE MALONEY, as mortgagors to SCOTT R VALBY, as Trustee, for the benefit of OPEN MORTGAGE, LLC and was recorded on May 30, 2012, in the Official Public Records of Real Property of DALLAS County Texas under Document No. Document No. 201200153004; and

WHEREAS the Deed of Trust was insured by the United States Secretary of Housing and Urban Development ("the Secretary") pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS the beneficial interest in the Deed of Trust is now owned by the Secretary, pursuant to an assignment dated April 26, 2018, recorded in the Official Public Records of Real Property of DALLAS County Texas under Document No. 201800109828; and

WHEREAS a default has been made in the covenants and conditions of the Deed of Trust in that the Property (hereinafter defined) ceased to be the principal residence of a Borrower for reasons other than death and the Property is not the principal residence of at least one surviving borrower; and

WHEREAS the entire amount delinquent as of November 7, 2025, is \$113,232.22; and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Deed of Trust to be immediately due and payable.

NOW THEREFORE, pursuant to powers vested in me by the Single-Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner dated July 13, 2022 and recorded in the Official Public Records of DALLAS County, Texas under Document No. 202400189333 on January 6, 2026, between the hours of 10:00 AM and 1:00 PM Central Standard Time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

BEING LOT 27 IN BLOCK D/6021 OF SINGING HILLS, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 32, PAGE 145, MAP RECORDS, DALLAS COUNTY, TEXAS. Commonly known as 1425 AUTUMN LEAVES TRAIL, DALLAS, TX 75241

The sale will be held between the hours of 10:00 AM and 1:00 PM 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 Commissioners Court, the sale will be conducted at the place where this Notice of Default and Foreclosure Sale was posted.

The earliest time the sale will occur is 10:00 AM Central Standard Time.

The Secretary of Housing and Urban Development will bid \$122,453.91.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his pro-rata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$12,245.39 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$12,245.39 must be presented before the bidding is closed.

The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is

completed.

The amount that must be paid if the mortgage is to be reinstated prior to the scheduled sale is \$113,232.22 as of November 7, 2025 plus per diem interest from and after such date until paid in full, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: November 24, 2025

Foreclosure Commissioner



Carolyn A. Taylor
Hughes, Watters & Askanase, LLP
1201 Louisiana Street, 28th Floor
Houston, Texas 77002
CTaylor@hwa.com
(713) 590-4200

Notice of Substitute Trustee Sale

F25-00336 TX
6723185760 / 7241471015

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

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

Date: **01/06/2026**
Time: The sale will begin no earlier than **10:00AM** or no later than three hours thereafter. The sale will be completed by no later than 1:00 PM. (Attention all bidders: cashier's checks must be made payable to Assured Lender Services, Inc.)
Place: **Dallas County, TX at the following location: North side of the George Allen Courts Building facing Commerce Street; OR IF THE PRECEDING AREA IS NO LONGER THE DESIGNATED AREA, AT THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

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

Being Lot 13A, in Block E/6042 of a Replat of Part of Lot 13, City Block E/6042 of WESTWOOD PARK, an Addition to the City of Dallas, Dallas County, Texas, according to the Map recorded in Volume 92066, Page 3718, Map Records, Dallas County, Texas. Together with an easement that was granted to Socony Mobil Oil Company, Inc. now named Mobil Oil Corporation by T.O. Kite by document dated April 11, 1960, recorded in Volume 5319, Page 45, Deed Records, Dallas County, Texas for the purpose of ingress and egress across the following described property in Dallas County, Texas, to-wit: ALL that tract, lot or parcel of land situated in the City of Dallas, and being a part of lot 13, Block E/6042 of Westwood Park Addition to said City of Dallas, according to the Map thereof, recorded in Volume 30, Page 81, Map Records, Dallas County, Texas, and being a part of that certain tract of land conveyed to T.O. Kite by Rouse Howell by Warranty Deed dated March 2, 1959, and recorded in Volume 5083, Page 632, Deed Records, Dallas County, Texas, and being more particularly described as follows, to wit: BEGINNING at a 3/4 inch iron "T" Bar at the intersection of the East Right-of-Way line of New Westmoreland Road and the South Right-of-Way line of Kiest Boulevard; THENCE South 25 degrees 28 minutes West with the East Right-of-Way line of New Westmoreland Road, a distance of 130 feet to the PLACE OF BEGINNING; THENCE South 71 degrees 22 minutes East a distance of 30 feet to point for corner; THENCE in a Southwesterly direction, a distance of 30 feet, more or less, to point for corner, said point being also in the East Right-of-Way line of New Westmoreland Road; THENCE with the East Right-of-Way line of New Westmoreland Road North 25 degrees 28 minutes East, a distance of 20 feet to POINT OF BEGINNING.

APN: 1422560010001

Commonly known as: 3314 West Kiest Boulevard, Dallas, TX 75233

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust, Security Agreement and Assignment of Leases and Rents, dated 06/05/2024 (the "Deed of Trust") and recorded in the office of the County Clerk of Dallas County, Texas, recorded on 06/18/2024 as Document No. 202400121516 of the Real Property Records of Dallas County, Texas.

Trustor(s):	Jeffrey Standifer, a single person	Original Beneficiary:	Velocity Commercial Capital LLC, a California Limited Liability Company	JOHN F. WARREN COUNTY CLERK DALLAS COUNTY REPLTY
Current Beneficiary:	U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-4	Loan Servicer:	PHH Mortgage Services	
Current Substituted Trustees:	Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Payton Hreha, Michele Sanders or Cherie Maples			

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

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The present Beneficiary under the Deed of Trust has elected to conduct a unified foreclosure sale pursuant to the provisions of Texas Business and Commercial Code § 9.604 (a) and to include in the non-judicial foreclosure pursuant to the power of the sale granted by the deed of trust described in this Notice of Trustee's Sale all of the personal property and fixtures described within the loan documents. The present Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the present Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and Notice of Trustee's Sale. The real property and personal property encumbered by the Deed of Trust will be sold at the sale in accordance with the provisions of the Deed of Trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$406,000.00, executed by Jeffrey Standifer, a single person, and payable to the order of Velocity Commercial Capital, LLC, a California Limited Liability Company; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Jeffrey Standifer, a single person. U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-4 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

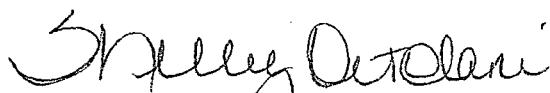
The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses.

NOTICE TO POTENTIAL BIDDERS: WE REQUIRE CERTIFIED FUNDS AT SALE BY CASHIER'S CHECK(S) PAYABLE DIRECTLY TO "ASSURED LENDER SERVICES, INC." TO AVOID DELAYS IN ISSUING THE FINAL DEED.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2024-4
2945 Townsgate Road
Suite 110
Westlake Village, CA 91361
Steven Tran
stran@velocitymortgage.com
(818) 483-2476

Dated: 12/10/2025



Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol
Dunmon, Payton Hreha, Michele Sanders or Cherie Maples

Assured Lender Services, Inc.
111 Pacifica, Suite 140
Irvine, CA 92618
Phone: (714) 508-7373
Fax: (714) 505-3831

AFTER RECORDING, PLEASE RETURN TO:

Assured Lender Services, Inc.
111 Pacifica, Suite 140
Irvine, CA 92618
Attn: Trustee Department

Certificate of Posting

I, _____ do hereby certify that I am a citizen of the United States of America, over the age of 18 years, and competent, to be a witness relating to the matters herein

I declare under penalty of perjury that on _____ I filed the Notice of Sale at the office of the _____ County Clerk and caused same to be posted at the _____ County courthouse.

Signature: _____

Declarants Name: _____

Date: _____

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. Date, Time, and Place of Sale.

Date: 01/06/2026

Time: Between 10:00 AM - 1:00 PM and beginning not earlier than 10:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Dallas County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

2. Terms of Sale. Highest bidder for cash.**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated May 1, 2020 and recorded in the real property records of Dallas County, TX and is recorded under Clerk's Instrument No. 202000120757 with David Cisek (grantor(s)) and Wells Fargo Bank, N.A. mortgagee to which reference is herein made for all purposes.**4. Obligations Secured.** Deed of Trust or Contract Lien executed by David Cisek, securing the payment of the indebtedness in the original amount of \$80,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.**5. Property to be Sold.** BEING UNIT NO. 1506, IN BUILDING N, AND AN UNDIVIDED INTEREST IN AND TO THE GENERAL AND LIMITED COMMON ELEMENTS OF COPPERFIELD CONDOMINIUMS, A CONDOMINIUM REGIME SITUATED IN THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE DECLARATION AND MASTER DEED, RECORDED IN VOLUME 82118, PAGE 1250, CONDOMINIUM RECORDS, DALLAS COUNTY, TEXAS, AS AMENDED AND SUPPLEMENTED BY VOLUME 82165, PAGE 804, VOLUME 83079, PAGE 1204, VOLUME 84055, PAGE 4015 AND VOLUME 84063, PAGE 22, CONDOMINTUM RECORDS, DALLAS COUNTY, TEXAS.

BY _____
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY

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6. 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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Wells Fargo Home Mortgage, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Wells Fargo Bank, N.A.
11625 N Community House Rd
Charlotte, NC 28277

7. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code §51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint Kirk Schwartz Esq., or Carson Emmons, Esq., or Justin Ritchie, Esq., or Jeffrey Kramer, Esq., or AWEST or Agency Sales and Posting LLC, whose address is 1320 Greenway Drive, Suite 300, Irving, TX 75038 OR AUCTION.COM LLC, or XOME Inc and Tejas Corporate Services LLC, or Abstracts/Trustees of Texas, LLC, or Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon or Payton Hreha, as 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.

12/10/2025

Executed on

/s/ Jeffrey Kramer

James E. Albertelli, P.A.
Kirk Schwartz, Esq.
Carson Emmons, Esq.
Justin Ritchie, Esq.
Jeffrey Kramer, Esq.
6565 N. MacArthur, Suite 470
Irving, TX 75039

12/10/2025

Executed on

Shelley Ortolani

SUBSTITUTE TRUSTEE
Agency Sales & Posting
Agency Sales and Posting LLC or AUCTION.COM
LLC, OR Shelley Ortolani, Michele Hreha, Mary
Mancuso, Francesca Ortolani, Carol Dunmon or
Payton Hreha
1320 Greenway Drive, Suite 300
Irving, TX 75038

CERTIFICATE OF POSTING

My name is _____, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on _____ I filed at the office of the Dallas County Clerk and caused to be posted at the Dallas County courthouse this notice of sale.

Declarant's Name: _____
Date: _____

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 17, 2023, a Deed of Trust was executed by WOLFE ERVAY LLC, conveying to Chris Shah, as Trustee, the hereinafter described real estate to secure the payment of the debt therein described, said Deed of Trust being recorded in Document Number 202300074679 of the Official Public Records of Dallas County, Texas, reference to which is hereby made for all purposes; and

WHEREAS, default has occurred in the payment of said debt, and in the performance of the covenants, agreements and conditions set forth in the Deed of Trust, and the same is now all due, and the legal owner and holder thereof has demanded payment thereof and has requested the undersigned to enforce the power of sale set forth in the Deed of Trust and to sell said property pursuant to the terms of said Deed of Trust; and

WHEREAS, on December 11, 2025, the holder and owner of the note and the liens securing same appointed the undersigned as Substitute Trustee under the terms of the Deed of Trust; and

THEREFORE, NOTICE is given that the undersigned will sell the real estate described in the Deed of Trust on Tuesday, January 6, 2026, that being the first Tuesday in said month, between the hours of 10:00 am and 1:00pm at the southwest entrance of the George Allen Courts Building located at 600 Commerce Street, Dallas, Texas, at public sale to the highest bidder for cash, "AS IS". Such sale shall not occur prior to 10:00 am on the above-described date. The sale will begin at 10:00am or not later than three (3) hours after that time. Such property is described as follows,

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18, P-19, P-20, P-21, P-22, P-23, P-24, P-25, P-26, P-27, P-28, P-29, P-30, P-31, P-32, P-33, P-34, P-35, P-36, P-37, P-38, P-39 and P-40 and the respective appurtenant undivided interest in and to the general and limited common elements of THE DALLAS POST OFFICE CONDOMINIUMS, a condominium regime in the City of Dallas, Dallas County, Texas, according to the Condominium Declaration, dated December 1, 2006, filed January 4, 2007, recorded in/under Document Nos. 20070005682, 20080029255, 20080142499, 20080335556 and 20110002733 of the Official Public Records of DALLAS County, Texas, when taken with all Amendments and/or Supplements thereto, the land constituting the general and limited common elements of the Dallas Post Office Condominiums, and being more particularly described by metes and bounds as follows;

BEGINNING at an "X" found in concrete for corner, and being the intersection of the Southeast line of Federal Street (a 40 foot right-of-way), and the Southwest line of St. Paul Street (a 60 foot right-of-way), and being the North corner of Dallas City Block No. 241;

THENCE South 44 Degrees 36 Minutes 24 Seconds East, along the Southwest line of St. Paul Street, a distance of 222.08 feet to an "X" found in concrete for corner, and being the intersection of the Southwest line of said St. Paul Street and the present Northwest Line of Bryan Street (a variable width right-of-way), and being the East corner of Dallas City Block No. 241;

THENCE South 45 Degrees 00 Minutes 00 Seconds West, along the Northwest line of said Bryan Street, a distance of 267.02 feet to an "X" found on brick for corner, and being the intersection of the Northwest line of said Bryan Street and the present Northeast line of N. Ervay Street (a 60 foot right-of-way), and being the South corner of Dallas City Block No. 241;

THENCE North 44 Degrees 38 Minutes 49 Seconds West, along the Northeast line of said N. Ervay Street, a distance of 224.88 feet to an "X" found in concrete for corner, and being the intersection of the Northeast line of said N. Ervay Street and the Southeast line of aforesaid Federal Street, and being the West corner of said Dallas City Block No. 241;

THENCE North 45 Degrees 35 Minutes 59 Seconds East, along the Southeast line of said Federal Street, a distance of 267.17 feet to the Point of Beginning and containing 59,689 square feet or 1.37 acres of land.

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.

WITNESS MY HAND on December 11, 2025.

SUBSTITUTE TRUSTEE:

Jared J. Pace
1700 Redbud Boulevard, Suite 300
McKinney, Texas 75069

STATE OF TEXAS §
COUNTY OF collin §

This instrument was acknowledged before me on the 11th day of December, 2025, by Jared J. Pace.



Brittini Griffin
Notary Public, State of Texas

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NOTICE OF SUBSTITUTE TRUSTEE'S SALE
(MSC 2019-L2 / NB Hotels Dallas LLC)

December 11, 2025 (the "Effective Date")

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

Notice is hereby given that a Foreclosure¹ of the Property (defined below) will be held at ~~10 AM~~ date, time and ~~DEPUTY~~ place specified in this notice.

DATE OF SALE: Tuesday, January 6, 2026 (the first 1st Tuesday of that month).

TIME OF SALE: The earliest time at which the Foreclosure will occur is **10:00 AM (Dallas County, Texas time)**. The Foreclosure shall begin at that time or not later than three (3) hours thereafter.

PLACE OF SALE: The Foreclosure will take place at the location designated by the Commissioner's Court of Dallas County, Texas as the location where nonjudicial foreclosure sales are to take place. If no such location has been designated, the Foreclosure will take place at the location where nonjudicial foreclosure sales in Dallas County, Texas are typically conducted.

INDEBTEDNESS PROMPTING SALE: The Loan.²

DEED OF TRUST CREATING LIEN THAT IS THE SUBJECT OF SALE: The Deed of Trust.³

PROPERTY BEING SOLD: The Property⁴, which has a street address of 13402 Noel Rd, Dallas, TX 75240, in Dallas County, Texas.

¹ "Foreclosure" means a public nonjudicial foreclosure sale, at auction.

² "Loan" means the debt evidenced by the Note (defined below).

³ "Note" means that certain Promissory Note, dated February 8, 2019, executed by Borrower (defined below), payable to the order of Original Noteholder (defined below), as payee, in the original principal amount of \$42,840,000.00.

⁴ "Borrower" means NB Hotels Dallas LLC, a Delaware limited liability company.

⁵ "Original Noteholder" means Morgan Stanley Bank, N.A., a national banking association.

⁶ "Deed of Trust" means that certain Deed of Trust, Assignment of Leases and Rents and Security Agreement, dated effective February 8, 2019, executed and delivered by Borrower, as grantor, to Mark A. Randolph, as trustee for the benefit of Original Noteholder, as beneficiary, recorded as Document No. 201900035219 in the Real Property Records in Dallas County, Texas, covering, among other things, the Property.

⁷ "Property" means that certain real property, personal property, and general intangibles described in the Deed of Trust, the real property of which is located at the street address 13402 Noel Rd, Dallas, TX 75240, in Dallas County, Texas, and more particularly described on Exhibit "A", attached hereto and incorporated herein by reference.

ASSIGNMENTS/TRANSFERS; NOTEHOLDER: Pursuant to certain endorsements, assignments, and/or transfers of the Loan Documents,⁵ Noteholder⁶ is the current owner of the Loan Documents. However, consistent with the laws of the State of Texas and the terms and provisions contained within the Loan Documents, Noteholder reserves the right to endorse, assign and/or transfer the Loan Documents to a third-party at any time after this Notice of Substitute Trustee's Sale has been posted in Dallas County, Texas (including just prior to the nonjudicial foreclosure sale). You may contact Michael Strickland with Noteholder (at the telephone number provided below) to determine whether Noteholder has endorsed, assigned and/or transferred the Loan Documents to a third-party and, if they have, to obtain the name, address, and other contact information of the successor noteholder.

TEXAS PROPERTY CODE § 51.0025 NOTICE: Noteholder is currently acting by and through the Special Servicer, and may be contacted at c/o the Special Servicer, 200 S Biscayne Blvd., Suite 3550, Miami, FL 33131, Attention: Michael Strickland, (770) 580-6508 (telephone).

ACTIVE MILITARY DUTY NOTICE: To 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.

SUBSTITUTE TRUSTEES: Pursuant to the Appointment,⁷ the Substitute Trustees⁸ were each appointed a substitute trustee under the Deed of Trust. Any one (1) of the Substitute Trustees (including the Substitute Trustee that signed this Notice of Substitute Trustee's Sale) may conduct the nonjudicial foreclosure sale.

The Loan is in default. As required by the terms and provisions contained within the applicable Loan Documents, all required notices have been provided and all applicable cure periods have expired.

⁵ **“Loan Documents”** means, collectively, the Loan Agreement (defined below), the Note, the Deed of Trust the Cash Management Agreement (defined below) and any and all other documents executed in connection therewith and/or relating in any way thereto.

“Loan Agreement” means that certain Loan Agreement, dated February 8, 2019, entered into by and between Borrower and Original Noteholder, as amended by that certain Conditional Waiver Agreement, dated effective as of January 31, 2023, executed by Noteholder, Borrower and Guarantor (the **“Conditional Waiver Agreement”**).

“Cash Management Agreement” means the Cash Management Agreement, dated as of February 8, 2019 among the Borrower, the Original Lender, Wells Fargo Bank, N.A. as Cash Management Bank, and 13402 Noel Road Hotel Manager, LLC, as manager.

⁶ **“Noteholder”** means RSS MSC2019-L2 TX NHD, LLC, a Texas limited liability company, acting by and through the Special Servicer (defined below).

“Special Servicer” means Rialto Capital Advisors, LLC, a Delaware limited liability company, not individually but solely in its authorized capacity as special servicer pursuant to that certain Pooling and Servicing Agreement, dated March 1, 2019.

⁷ **“Appointment”** means that certain Appointment of Substitute Trustees and Request to Act, dated December 8, 2025, recorded as Document No. 202500258431 in the Real Property Records in Dallas County, Texas.

⁸ **“Substitute Trustees”** means each of the following:

Alex Dimock of Dallas County, Texas, Holland & Knight LLP, 1722 Routh Street, Suite 1500, Dallas, Texas 75201, (214) 969-1155 (telephone), Alex.Dimock@hklaw.com (email).

Sam Murphy of Dallas County, Texas, Holland & Knight LLP, 1722 Routh Street, Suite 1500, Dallas, Texas 75201, (214) 969-2523 (telephone), Sam.Murphy@hklaw.com (email).

Jacob Franzen of Dallas County, Texas, Holland & Knight LLP, 1722 Routh Street, Suite 1500, Dallas, Texas 75201, (214) 627-1745 (telephone), Jacob.Franzen@hklaw.com (email).

Accordingly, the maturity date of the Note has been accelerated and, therefore, all of the (i) unpaid principal due under the Note, (ii) accrued interest due under the Note, and (iii) other amounts provided for in the Loan Documents are now due and payable in full. Noteholder has requested that any one (1) of the Substitute Trustees, each of whom is a substitute trustee under the Deed of Trust, sell the Property for cash, the proceeds of such nonjudicial foreclosure sale to be applied in accordance with the terms and provisions of the Loan Documents and applicable law.

Noteholder has further requested that any one (1) of the Substitute Trustees sell all of the components of the Property that are personal property (including general intangibles) and/or fixtures at the same time and place as the Foreclosure of the real property. Accordingly, pursuant to and in accordance with the terms of Section 9.604 of the Texas Business and Commerce Code, the Foreclosure of the personal property, general intangibles, and fixtures will be held at the same time and place as the Foreclosure of the real property.

Therefore, at the date, time, and place set forth above, one (1) of the Substitute Trustees will sell the Property to the highest bidder for cash pursuant to the terms of the Loan Documents and applicable law.

[signature page follows]

IN WITNESS WHEREOF, this Notice of Substitute Trustee's Sale has been executed to be enforceable on the Effective Date.

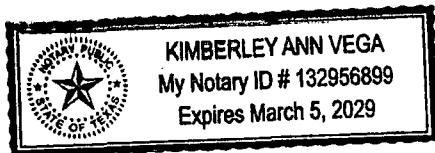
By: S. Murphy
Name: Sam Murphy
Title: Substitute Trustee

STATE OF TEXAS
COUNTY OF DALLAS

This instrument was acknowledged before me on December 11, 2025, by Sam Murphy, as substitute trustee, in the capacity herein stated.

[SEAL]


Notary Public, State of Texas



Securitization: MSC 2019-L2
Loan No.: 030315648
Borrower: NB Hotels Dallas LLC
Property: Le Meridien Hotel Dallas

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

EXHIBIT "A"

to
Notice of Substitute Trustee's Sale

Real Property

[attached]

EXHIBIT "A"

Securitization: MSC 2019-L2

Loan No.: 030315648

Borrower: NB Hotels Dallas LLC

Property: Le Meridien Hotel Dallas

Tract 1:

Lot 1A, Block C7017 of HERRINGTON HOTEL ADDITION NO. 3, an addition to the City of Dallas, Dallas County, Texas, according to the plat thereof recorded in Volume 2004049, Page 54, Map Records, Dallas County, Texas.

Tract 2 Easement Estate: (Cross Easement for Driveway)

Perpetual, non-exclusive easement for vehicular and pedestrian passage, ingress, and egress, created by Amended and Restated Agreement for Cross Easements for Driveway dated January 30, 2002, filed September 5, 2002, recorded in Volume 2002174, Page 3307, Deed Records, Dallas County, Texas, across, along, and upon the real property more particularly as follows:

Being all that certain tract of land situated in the Jesse Overton Survey, Abstract No. 1109, City Block C7017, City of Dallas, Dallas County, Texas, same being a portion of Lot 1A and Lot 2B of Block C7017 of the Herrington Hotel Addition No. 2, an addition to the City of Dallas according to the plat thereof recorded in the Map Records of Dallas County, Texas and being more particularly described by metes and bounds as follows:

Commencing at an "x" found at the southwest corner of Lot 1 of Block 1 of the Herrington Hotel Addition, an addition to the City of Dallas, according to the plat thereof recorded in Volume 99101, Page 5 of the Map records of Dallas County, Texas, and from which a 1" iron pipe found at the southerly southeast corner of Lot 2 of Block C7017 of said Herrington Hotel Addition, same being in the north line of Peterson Lane, a 60-foot right-of-way, bears South 89° 56' 38" East, a distance of 485.00 feet (bearing basis);

Thence North 00° 04' 00" West, at a distance of 10.00 feet passing the westerly southwest corner of said Lot 1A, Herrington Hotel Addition No. 2 and a corner clip at the intersection of the north line of said Peterson Lane, with the east line of Noel Road, a 71 foot right-of-way, and continuing along the common line of said Lot 1A and said Noel Road, a distance of 152.50 feet to the Point of Beginning and a corner of the tract of land herein described;

Thence North 00° 04' 00" West, continuing along the common line of said Lot 1A and said Noel Road, at a distance of 12.50 feet passing the westerly northwest corner of said Lot 1A and the common southwest corner of Lot 2B of Block C7017, Herrington Hotel Addition No. 2, and continuing on along the common line of said Lot 2B and said Noel Road, a total distance of 25.00 feet to a corner of the tract of land herein described;

Thence departing said Noel Road, along a line 12.50 feet north of and parallel to the south line of said Lot 2B and the common north line of aforesaid Lot 1A, South 89° 55' 38" East, a distance of 105.50 feet to the east line of said Lot 2B and a common west line of aforesaid Lot 1A for a corner of the said tract of land herein described;

Thence South 00° 04' 00" East, at a distance of 12.60 feet passing the southeast corner of said Lot 2B and a common interior corner of aforesaid Lot 1A, and continuing on a total distance of 25.00 feet to a corner of the tract of land herein described;

Thence North 89° 55' 38" West, along a line 12.50 feet south of and parallel to the north line of said Lot 1A and the common south line of aforesaid Lot 2B, a distance of 105.60 feet to the Point of Beginning and containing 2,638 square feet of land.

Tract 3 Easement Estate:

Perpetual, non-exclusive easement for vehicular and pedestrian passage, ingress, and egress, created by Commercial Access and Easement Agreement, dated May 27, 1999, filed June 8, 1999, recorded in Volume 99112, Page 4402, Deed Records, Dallas County, Texas, over across and upon the real property more particularly described as follows:

EXHIBIT "A"

Securitization: MSC 2019-L2

Loan No.: 030315648

Borrower: NB Hotels Dallas LLC

Property: Le Meridien Hotel Dallas

BEING all that certain, tract or parcel of land situated in the Jesse Overton Survey, Abstract No. 1109, City of Dallas, Dallas County, Texas, same being a portion Lot 2 of Block C/7017 of Herrington Hotel Addition, an addition to the City of Dallas according to the plat thereof recorded in Volume 99101, Page 5, of the Deed Records of Dallas County, Texas and being more particularly described by metes and bounds as follows:

COMMENCING at an "x" found in concrete at the southwest corner of said Lot 1, Block C/7017 of said Herrington Hotel Addition, same being at the intersection of the north line of Peterson Lane, a 60 foot public right-of-way, with the east line of Noel Road, a 71 foot public right-of-way;

THENCE South 89° 55' 38" East, along the north line of said Peterson Lane a distance of 485.00 feet (Bearing Basis Plat Volume 99101, Page 5, D.R.D.C.T.) to a 1 inch iron pipe found for the POINT OF BEGINNING at the southeast corner of said Lot 2, Herrington Hotel Addition, same being at the southwest corner of Block D/7017 of Las Estancias Addition No. 2, an addition to the City of Dallas according to the plat thereof recorded in Volume 70125, Page 2443, of the Deed Records of Dallas County, Texas;

THENCE North 89° 55' 38" West, along the common line of said Herrington Hotel Addition and said Peterson Lane, a distance of 38.00 feet to an "x" in concrete set for corner at a common corner of said Lot 2, and aforesaid Lot 1, Herrington Hotel Addition, same being at the beginning of the arc of a non-tangent curve to the right;

THENCE in a northeasterly direction, 48.17 feet along the arc of said curve to the right, having a radius of 130.00 feet, a delta angle of 21° 13' 52", and a chord which bears North 10° 41' 18" East, a distance of 47.90 feet to an "x" in concrete set for corner at the point of reverse curvature of the arc of a curve to the left;

THENCE continuing in a northeasterly direction, 3.02 feet along the arc of said curve to the left, having a radius of 110.00 feet, a delta angle of 01° 34' 24", and a chord which bears North 20° 31' 02" East, a distance of 3.02 feet to an "x" in concrete set for corner;

THENCE North 00° 04' 00" West, a distance of 115.09 feet to an "x" set in concrete for corner at the Northeast corner of said Lot 1 and a common interior corner of said Lot 2;

THENCE North 89° 55' 38" West, along the North line of said Lot 1, and the common South line of said Lot 2, a distance of 457.00 feet to an "x" found for corner at the Northwest corner of said Lot 1, and the common Southwest corner of said Lot 2, Herrington Hotel Addition, same being the east line of aforementioned Noel Road, (71 foot right-of-way), and from which the aforesaid "x" found in concrete at the southwest corner of said Lot 1, bears South 00° 04' 00" East, a distance of 165.00 feet;

THENCE North 00° 04' 00" West, along the east line of said Noel Road and the West line of said Lot 2, a distance of 12.50 feet to a corner;

THENCE South 89° 55' 38" East, a distance of 485.00 feet to a corner in the east line of said Lot 2, Herrington Hotel Addition and the common west line of aforesaid Las Estancias Addition No. 2;

THENCE South 00° 04' 00" East, along the common line of said Lot 2, Herrington Hotel Addition and said Las Estancias Addition No. 2, a distance of 177.50 feet to the PLACE OF BEGINNING and CONTAINING 0.2529 acres of land, more or less.

Tract 4:

Easement Estate as created and defined by that certain Reciprocal Access Easement Agreement, dated 2/11/19, by NB Hotels Dallas, LLC, a Delaware limited liability company, filed 2/11/19, recorded in under Clerk's File No. 20190003461, Real Property Records, Dallas County, Texas.

LESS AND EXCEPT ANY AND ALL PROPERTY PREVIOUSLY RELEASED OF RECORD

EXHIBIT "A"

Securitization: MSC 2019-L2

Loan No.: 030315648

Borrower: NB Hotels Dallas LLC

Property: Le Meridien Hotel Dallas

FILED

Notice of Foreclosure Sale 2025 DEC 10 PM 10:48

Deed of Trust ("Deed of Trust"):

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

BY KC DEPUTY

Dated: November 30, 2023

Grantor: LH Builders LLC, a Texas limited liability company

Trustee: Ronald K. Ballard

Lender: Urban Coyote Holdings, LLC

Current Holder: Urban Coyote Holdings, LLC

Recorded in: Deed of Trust, Dallas County, Texas as instrument number 202300242191.

Legal Description: Lot 7, Block 2/7155 of Ledbetter Garden Addition, an addition to the City of Dallas, Dallas County, Texas, according to the map thereof recorded in Volume 10, Page 25, Map Records, Dallas County, Texas;

Commonly Known as: 4128 Pluto St, Dallas, TX 75212;

Secures: Secured Promissory Note ("Note") in the original principal amount of \$35,000.00, executed by LH Builders LLC, a Texas limited liability company, ("Borrower") and payable to the order of Lender, now held by Urban Coyote Holdings, LLC.

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust.

Substitute Trustee: David L. Pritchard, Michael P. Gomez, Alex Londoff, or any of them acting alone.

Substitute Trustee's Addresses: David L. Pritchard
1244 Southridge Court, Suite 102
Hurst, Texas 76053

Michael P. Gomez
1244 SOUTHRIDGE CT, STE 102
HURST, TX 76053

Alex Londoff
c/o 1244 Southridge Court
Suite 102

Hurst, TX 76053

Foreclosure Sale:

Date: January 6, 2026

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; **the earliest time at which the Foreclosure Sale will begin is 1:00 PM and not later than three hours thereafter.**

Place: Dallas County Courthouse, in Dallas County, Texas, at the following location: PLACE DESIGNATED BY THE COMMISSIONERS 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 Lender'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, Lender, 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 Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender'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 Lender 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 Lender. 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.

Date: December 9, 2025



David L. Pritchard
Michael P. Gomez
Attorney for Mortgagee
1244 SOUTHRIDGE CT, STE 102
HURST, TX 76053
Telephone (817) 285-8017
Telecopier (817) 285-0224