

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

FILED
2025 DEC 16 AM 11:32STATE OF TEXAS §
 §
COUNTY OF DALLAS §KNOW ALL MEN BY ~~JOHNSON~~ PRESENTS:
 COUNTY CLERK
 DALLAS COUNTYBY ~~DEPUTY~~

WHEREAS, by that one certain Deed of Trust dated October 28, 2022, and recorded as Instrument No. 202200288768, Real Property Records, Dallas County, Texas (the "Deed of Trust"), APOD GROUP REAL ESTATE LLC, a Texas limited liability company ("Grantor"), conveyed to Kirk L. Lee, Trustee ("Trustee") for the benefit of Guaranty Bank & Trust, N.A. ("Original Beneficiary"), the real property situated in Dallas County, Texas, as more particularly described on Exhibit A attached hereto and incorporated herein for all purposes (the "Property"), to secure the payment of that one certain Promissory Note dated October 28, 2022, in the original principal amount of \$208,000.00 executed by Grantor and made payable to the order of Beneficiary (the "Note"); and

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

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

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

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

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

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

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, the 6th day of January, 2026, between the hours of 10:00 A.M. and 4:00 P.M., the undersigned or

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

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

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

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

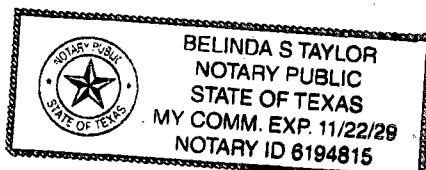
WITNESS MY HAND this 15th day of December, 2025.

SUBSTITUTE TRUSTEE

Lee F. Christie

STATE OF TEXAS
COUNTY OF TARRANT

This instrument was acknowledged before me on the 15th day of December, 2025, by Lee F. Christie, Substitute Trustee, who acknowledged to me that he executed the same for the purposes and consideration therein expressed, and in the capacity therein stated.



Belinda S. Taylor
Notary Public for the State of Texas

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

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

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

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

EXHIBIT "A"

Being Lot 34, of 2nd Replat of Phase 1, Oakbrook on Brookhaven, an Addition to the City of Farmers Branch, Dallas County, Texas, according to the Plat thereof recorded in Volume 73246, Page 869, of the Map Records of Dallas County, Texas.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS
COUNTY OF DALLAS

KNOW ALL MEN BY THESE PRESENTS:

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

1. **PROPERTY TO BE SOLD.** The property to be sold is located in Dallas County, Texas, and is more particularly described in Exhibit A, which is attached hereto and incorporated by reference herein for all purposes.

This conveyance will be made subject to any exceptions referenced in the Deed of Trust (herein defined) to the extent the same are still in effect and shall not cover any property that has been released from the liens of the Deed of Trust, if any.

2. **DATE, TIME AND PLACE OF SALE.** The sale is scheduled to be held at the following date, time and place:

DATE: **January 6, 2026**

TIME: Not earlier than 11:00 AM, or within three (3) hours thereafter.

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 on the North Side of the George Allen Courts Building Facing Commerce Street below the overhang.

The Deed of Trust permits the Lender described therein to postpone or withdraw, or reschedule the sale for another day. In such case, the Trustee or Substitute Trustee under the Deed of Trust need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiling may be after the date originally scheduled for this sale.

3. **TERMS OF SALE.** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of sale for the property being sold.
4. **TYPE OF SALE.** The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by a Deed of Trust executed by **Edward Ndilow Vonjoe**, dated December 30, 2022, recorded in the Office of the County Clerk

of Dallas County, Texas, as **County Clerk's Instrument No. 202300001259** (the "Deed of Trust").

5. **OBLIGATIONS SECURED.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations"), including but not limited to the Promissory Note in the principal sum of \$455,595.00, executed by **Edward Ndilow Vonjoe**, and payable to the order of MCI Mortgage, Inc., is the current owner and holder of the Obligations, is the Lender under the Deed of Trust, and is referred to herein as the "Lender".

As of December 16, 2025, there was owed \$499,504.75 on the Note in principal, interest, late fees, and default interest, plus additional amounts for collection and attorneys' fees. The Note is bearing interest at the rate of \$82.09 per day thereafter. An exact statement of the amount due, owing and secured by the Deed of Trust may be obtained by contacting the undersigned or by contacting the Lender as follows:

MCI Mortgage, Inc.
Attn: John Townes
2101 Cedar Springs Road
Suite 700
Dallas, Texas 75201

6. **DEFAULT AND REQUEST TO ACT.** Default has occurred under the Deed of Trust and the Lender has requested me, as the Substitute Trustee to conduct this sale. Notice is given that prior to the sale Lender may appoint another person as a Substitute Trustee to conduct the sale.

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

DATED this the 16th day of December, 2025.


Printed Name: David Garrison
Title: Substitute Trustee

AFTER RECORDING RETURN TO:

Jordan R. Hesse
HESSE, HESSE & BLYTHE, PC
5560 Tennyson Parkway
Suite 250
Plano, Texas 75024

EXHIBIT A

LEGAL DESCRIPTION

Lot 19, Block C, Windermere Addition, an addition to the City of Farmers Branch, Dallas County, Texas, according to the plat thereof recorded under Clerk's File No. 2018-314149, Map Records, Dallas County, Texas.