

**NOTICE OF FORECLOSURE SALE
("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 OF NOTICE: June 10, 2025

INSTRUMENT TO BE FORECLOSED: Deed of Trust ("Deed of Trust")

DATED: January 31, 2019

GRANTOR: Nicasio Cruz Rios & Felipa Ramirez Aragon

TRUSTEE: Ashleigh Renfro

LENDER: Property Max, Inc.

CURRENT HOLDER: Property Max, Inc.

RECORDED IN: Deed of Trust is recorded under Instrument Number 201900031027 of the real property records of Dallas County, Texas.

LEGAL DESCRIPTION & PROPERTY TO BE SOLD:

LOT 22, BLOCK E, OF OAK PARK ADDITION, AN ADDITION TO THE CITY OF BALCH SPRINGS, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 17, PAGE 85, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

(MORE COMMONLY KNOWN AS: 3901 FOREST LAWN DRIVE, BALCH SPRINGS, TEXAS 75180)

OBLIGATION SECURE:

Deed of Trust or Contract Lien executed by Nicasio Cruz Rios & Felipa Ramirez Aragon, securing the payment of the indebtedness in the original principal amount of \$134,100.00, and obligations therein described including

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2025 JUN 10 PM 3:03
JOHLE WARREN
COUNTY CLERK
DALLAS COUNTY
TEXAS
BY _____

but not limited to (a) the Promissory Note and (b) any and all modifications, renewals, and extensions of the Promissory Note. Property Max, Inc., is the current mortgagee of the Promissory Note and Deed of Trust.

FORECLOSURE SALE:

DATE: July 1, 2025

TIME: The earliest time the sale will begin is 10:00 A.M., but not later than three (3) hours after such time

PLACE: *NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE THE FORECLOSURE SALES ARE TO TAKE PLACE*

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 the Current Lender/Holder's herein may bid and such bid may be credited against the indebtedness secured by the lien of the Deed of Trust and any and all modifications thereof.

SUBSTITUTE TRUSTEE(S): Ashleigh Renfro, AND/OR Ashley Tarver AND/OR Joseph Juarez

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, Property Max, Inc., the owner and holder of the Note, has requested the Substitute Trustee named herein to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Property Max, Inc.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Property Max, Inc.'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, the Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law. If Property Max, Inc., 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 Property Max, Inc. 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, any Trustee or 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 Trustee.

THIS INSTRUMENT HEREBY 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.

Name and Address of Sender of Notice:

Renfro Law, PLLC
By: Ashleigh Renfro
10226 Midway Road
Dallas, Texas 75229
Phone: 972-708-4425
Fax: 972-521-6413

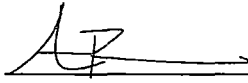
Notice Pursuant to Section 51.0025 of the Texas Property Code

DIA Servicing, LLC, pursuant to a written servicing agreement, represents your Lender, Property Max, Inc. This agreement grants DIA Servicing, LLC, with the authority to service your mortgage loan and to administer, or cause to be administered, any necessary steps or actions related to the potential foreclosure of your property subject to foregoing requirements contained in this letter. DIA Servicing, LLC, has retained Renfro Law, PLLC, to carry out any necessary actions that may be required under all applicable state and federal laws and the services of this law firm are being carried out on behalf of DIA Servicing, LLC, and your Lender, Property Max, Inc. Contact information for DIA Servicing, LLC, may be found below:

**DIA Servicing, LLC
10226 Midway Road
Dallas, Texas 75229**

**Phone: 1.844.222.9450 or 972.708.4425
Email: info@diaservicingtx.com**

Renfro Law, PLLC



By: Ashleigh Renfro
Attorney/Substitute Trustee
Texas Bar No. 24093029
10226 Midway Road
Dallas, Texas 75229
Telephone (972) 708-4425
Fax (972) 521-6413
ashleigh@renfrolawtx.com

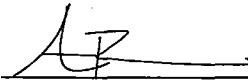
CERTIFICATION OF MAILING

Nicasio Cruz Rios
Felipa Ramirez Aragon
3901 Forest Lawn Drive
Balch Springs, Texas 75180

DATE SENT: JUNE 10, 2025
VIA USPS FIRST-CLASS MAIL &
VIA CMRRR #9589-0710-5270-2156-8866-49

BY: 

I HEREBY CERTIFY THAT ON JUNE 10, 2025, TRUE AND CORRECT COPIES OF THIS DOCUMENT WERE SENT TO THE RECIPIENTS AT THE ADDRESS AND BY THE METHOD(S) DESCRIBED ABOVE.



Ashleigh Renfro

FILED

2025 JUN 11 AM 8:35

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

Notice of Substitute Trustee's Sale

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.

Date: June 4th, 2025

Substitute Trustee: Luke Hammond

2247 Central Drive

Bedford, Texas 76021

Appointed by written instrument dated June 4th, 2025, and recorded or to be recorded in the official public records of Dallas, Texas.

Mortgagee: Capital Plus Financial, LLC

Mortgagee's Servicing Agent: Capital Mortgage Servicing, LLC

Borrower's Address: 11213 Erich Dr Balch Springs, TX 75180

Note Amount: 156300.00

Deed of Trust

Date: May 24th, 2021

Borrower: Carolina Elizabeth Paz, a single woman.

Mortgagee: Capital Plus Financial, LLC

Recording Instrument #: 202100157043

Property (including any improvements): See "EXHIBIT A" (page 2)

County: Dallas

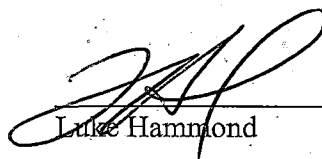
Date of Sale: July 1st, 2025, being the first Tuesday in said month.

Time of Sale: The earliest time at which the sale will occur is **10:00 am**, Dallas, Texas local time, but in no event later than 3 hours thereafter.

Place of Sale: The Sale(s) takes place on the North Side of the George Allen Courts Building facing 600 Commerce Street Below the overhang, or as designated by the County Commissioners.

Luke Hammond is the Substitute Trustee under the Deed of Trust. Mortgagee has instructed the Substitute Trustee by and through its written mortgage servicing agreement with Capital Mortgage Servicing, LLC to offer the Property for sale for the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS" in accordance with the Deed of Trust and the laws of the State of Texas. Prospective bidders are advised to make their own examination of title to the Property to determine the existence of any easements, restrictions, liens, or other matters affecting the title to the Property. Neither Substitute Trustee nor Mortgagee make any representation of warranty (express or implied) regarding the title to or the condition of the Property.


Luke Hammond

AFTER RECORDING RETURN TO:

Capital Mortgage Servicing, LLC

2247 Central Dr. STE 200

Bedford, TX 76021

817.656.5153

"EXHIBIT A"

11213 Erich Dr Balch Springs, TX 75180

Property (including any improvements): Lot 7, Block A, of SHADY HILL ADDITION, an Addition to the City of Balch Springs, Dallas County, Texas, according to the plat thereof recorded in Volume 70045, Page 1827, of the Map Records of Dallas County, Texas.