

FILED

2025 MAY -1 PM 12:43

2913 AMBER WAVES LN
LANCASTER, TX 75134

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

00000010436756

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE DEPUTY

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: July 01, 2025

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

Place: THE AREA OUTSIDE ON THE NORTHSIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET BELOW THE OVERHANG OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated October 20, 2005 and recorded in Document INSTRUMENT NO. 200503556404 real property records of DALLAS County, Texas, with MAXINE REESE AN UNMARRIED WOMAN, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by MAXINE REESE AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$115,217.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. Property to Be Sold. The property to be sold is described in the attached Exhibit A.

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 § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
3415 VISION DRIVE
COLUMBUS, OH 43219



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.

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead JOHN BEAZLEY, LOGAN THOMAS, PHILLIP PIERCEALL, TERRY WATERS, DOUGLAS RODGERS, CLAY GOLDEN, BRUCE MILLER, RAMIRO CUEVAS, CARY CORENBLUM, MATTHEW HANSEN, JOSHUA SANDERS, AUCTION.COM, MICHELLE SCHWARTZ, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, STOCKMAN FORECLOSURE SERVICES INC., ROBERT FORSTER, JEFFREY FLEMING, ISRAEL SAUCEDO, OR RYAN BOURGEOIS whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 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.



Israel Saucedo

Certificate of Posting

My name is Donna Stockman, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 5/1/25 I filed at the office of the DALLAS County Clerk and caused to be posted at the DALLAS County courthouse this notice of sale.



Declarants Name: Donna Stockman

Date: 5/1/25

2913 AMBER WAVES LN
LANCASTER, TX 75134

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DALLAS

EXHIBIT "A"

LOT 23, BLOCK O OF MEADOWVIEW, PHASE THREE, IN THE CITY OF LANCASTER, DALLAS COUNTY, TEXAS, AS SHOWN ON MAP OR PLAT THEREOF RECORDED IN VOLUME 2003148, PAGE 156, PLAT RECORDS OF DALLAS COUNTY, TEXAS.

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: 07/01/2025

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 July 31, 2001 and recorded in the real property records of Dallas County, TX and is recorded under Clerk's Book 2001157, Page 04049 with Lachaundra G. Kemp and Malcolm M. Hooper (grantor(s)) and Mortgage Electronic Registration Systems, Inc., as nominee for Woodhaven Financial Services, Ltd. mortgagee to which reference is herein made for all purposes.

4. Obligations Secured. Deed of Trust or Contract Lien executed by Lachaundra G. Kemp and Malcolm M. Hooper, securing the payment of the indebtedness in the original amount of \$135,857.00, 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. THE FOLLOWING DESCRIBED PROPERTY LOCATED IN DALLAS COUNTY, TEXAS:

BEING LOT 9, BLOCK B OF LOST CREEK SUBDIVISION, AN ADDITION TO THE CITY OF LANCASTER, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2000004, PAGE 123, MAP RECORDS, DALLAS COUNTY, TEXAS.

2025 APR 10 AM 10:53
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____
DEPUTY

FILED

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 AWEST OR John Beazley, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Bruce Miller, Joshua Sanders, Ramiro Cuevas, Matthew Hansen, Wesley Fowler-Williams, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Jamie Dworsky whose address is 1320 Greenway Drive, Suite 300, Irving, TX 75038 OR AUCTION.COM, 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.

04/03/2025

Executed on

/s/ Carson T. H. Emmons

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

4/9/2025
Executed on



SUBSTITUTE TRUSTEE

Agency Sales & Posting
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 OR
AUCTION.COM
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.

Declarants Name: _____
Date: _____

NOTICE OF FORECLOSURE SALE

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

1. Property to Be Sold. The property to be sold is described as follows: BEING ALL THAT LOT, TRACT OR PARCEL OF LAND AND BEING SITUATED IN THE CITY OF LANCASTER, COUNTY OF DALLAS, STATE OF TEXAS, OUT OF BLOCK NO. 66, OF THE SAID CITY OF LANCASTER, ACCORDING TO THE OFFICIAL MAP THEREOF MADE BY JOHN T. WITT, ALSO BEING PART OF A 3 ACRE TRACT CALLED FIRST TRACT DESCRIBED IN DEED EXECUTED BY R.P. HENRY TO LUCY J. EVERTS, DATED 9/22/86, AND RECORDED IN VOLUME 106, PAGE 437 OF THE DEED RECORDS OF DALLAS COUNTY, TEXAS, AND BEING MORE COMMONLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE NORTH LINE OF SAID BLOCK NO. 66 AT THE NORTHWEST CORNER OF A TRACT CONVEYED TO WILLIE FRED ARMSTEAD BY DEED FILED 12/12/66, RECORDED IN VOLUME 965, PAGE 1582 OF THE DEED RECORDS OF DALLAS COUNTY, TEXAS; THENCE SOUTHERLY, WITH ME WEST LINE OF SAID ARMSTEAD TRACT, A DISTANCE OF 203.6 FEET TO A POINT IN THE NORTH LINE OF EAST THIRD STREET; THENCE WESTERLY, WITH THE NORTH LINE OF EAST THIRD STREET, A DISTANCE OF 85.19 FEET TO AN IRON ROD FOR CORNER; THENCE NORTHERLY, ALONG A CHAIN LINK FENCE LINE, A DISTANCE OF 203.8 FEET TO AN IRON ROD FOR CORNER IN THE NORTH LINE OF SAID BLOCK NO. 66 AND THE NORTH LINE OF LUCY J. EVERTS 3 ACRE TRACT; THENCE EASTERLY, WITH THE NORTH LINE OF SAID BLOCK NO. 66, A DISTANCE OF 76 FEET TO THE PLACE OF BEGINNING.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 09/15/1998 and recorded in Book 98187 Page 04981 Document 309472 real property records of Dallas County, Texas.

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

Date: 07/01/2025

Time: 10:00 AM

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

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

5. Obligations Secured. The Deed of Trust executed by OTIS KERNEY AND THELMA KERNEY, provides that it secures the payment of the indebtedness in the original principal amount of \$48,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Wells Fargo Bank, National Association, successor by merger to Wells Fargo Bank Minnesota, National Association (formerly known as Norwest Bank Minnesota, National Association) as Trustee for Option One Mortgage Loan Trust 1999-A, Asset-Backed Certificates, Series 1999-A is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is Wells Fargo Bank, National Association, successor by merger to Wells Fargo Bank Minnesota, National Association (formerly known as Norwest Bank Minnesota, National Association) as Trustee for Option One Mortgage Loan Trust 1999-A, Asset-Backed Certificates, Series 1999-A c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Order to Foreclose. Wells Fargo Bank, National Association, successor by merger to Wells Fargo Bank Minnesota, National Association (formerly known as Norwest Bank Minnesota, National Association) as Trustee for Option One Mortgage Loan Trust 1999-A, Asset-Backed Certificates, Series 1999-A obtained a Order from the 68th District Court of Dallas County on 04/25/2025 under Cause No. DC-24-11288. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

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

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

BY
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
DEPUTY
2025 MAY 16 AM 11:36

FILED



Mackie Wolf Zientz & Mann, P.C.

Brandon Wolf, Attorney at Law

✓ L. Keller Mackie, Attorney at Law

Michael Zientz, Attorney at Law

Lori Liane Long, Attorney at Law

Chelsea Schneider, Attorney at Law

Ester Gonzales, Attorney at Law

Karla Balli, Attorney at Law

Parkway Office Center, Suite 900

14160 Dallas Parkway

Dallas, TX 75254

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

Certificate of Posting

I am Donna Stockman whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 5/13/25 I filed this Notice of Foreclosure Sale at the office of the Dallas County Clerk and caused it to be posted at the location directed by the Dallas County Commissioners Court.