

Investment Choice Financial, Inc., Noteholder  
, Loan Servicing Company  
Ghrist Law Firm PLLC (hereinafter "Attorney")

Alma Hilbea Cruz  
4400 Flamingo Way Mesquite, TX 75150  
Sent via first class mail and CMRR # 9489 0178 9820 3039 9609 68 on 06.10.2025

2025 JUN 10 AM 11:39

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY

BY \_\_\_\_\_ DEPUTY

Alma Hilbea Cruz  
2322 Lagoon Dr., Mesquite, Texas  
Sent via first class mail and CMRR # 9489 0178 9820 3039 9609 82 on 06.10.2025

### NOTICE OF TRUSTEE'S SALE

WHEREAS Alma Hilbea Cruz and executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Dallas County, Texas and is recorded under Clerk's File/Instrument Number 201900001114, to which reference is made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been, will be, or is hereby appointed Substitute Trustee in the place of the said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: Tuesday, the 1<sup>st</sup> day of July, 2025

Time: The sale shall begin no earlier than 12:00 P.M. or no later than three hours thereafter.

Place: The foreclosure sale will be conducted 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 Commissioner's Court, the sale will be conducted at the area immediately adjacent to the location where the Notice of Trustee's Sale (this notice) was posted.

2. Property to be Sold:

Lot 6, Block F, of TOWN EAST ESTATES, an Addition to the City of Mesquite, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 43, Page 151, of the Map Records of Dallas County, Texas; more commonly known as 2322 Lagoon Dr., Mesquite, Texas.

3. Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.  
The senders of the notice also include those names listed below.

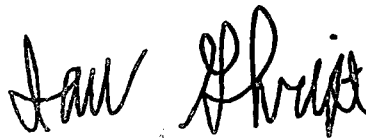
Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Bidders may be required to pay in cash immediately and without any delay. The foregoing is a bidding condition.

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 MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

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 OF ACCELERATION. If the maturity on the promissory note has not yet been accelerated, then the lender hereby accelerates the maturity date such that the remaining principal, together with all other charges, are due and owing at this time.



---

Ian Ghrist, Richard Ramsey  
Substitute Trustee(s)  
4016 Gateway Drive, Suite 130  
Colleyville, Texas 76034  
Phone: (817) 778-4136

Union Mercantile Corporation, Noteholder  
August REI, LLC, Loan Servicing Company  
Ghrist Law Firm PLLC (hereinafter "Attorney")

Jireh Investments Team, LLC  
4400 Flamingo Way Mesquite, TX 75150

Sent via first class mail and CMRR # 9489 0178 9820 3039 9610 02 on 06.10.2025

2025 JUN 10 AM 11:39

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY

BY \_\_\_\_\_ DEPUTY

Jireh Investments Team, LLC  
2310 Lagoon Dr., Mesquite, TX 75150

Sent via first class mail and CMRR # 9489 0178 9820 3039 9609 44 on 06.10.2025

### NOTICE OF TRUSTEE'S SALE

WHEREAS Jireh Investments Team, LLC and executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Dallas County, Texas and is recorded under Clerk's File/Instrument Number 202300230122, to which reference is made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been, will be, or is hereby appointed Substitute Trustee in the place of the said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: Tuesday, the 1<sup>st</sup> day of July, 2025

Time: The sale shall begin no earlier than 12:00 P.M. or no later than three hours thereafter.

Place: The foreclosure sale will be conducted 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 Commissioner's Court, the sale will be conducted at the area immediately adjacent to the location where the Notice of Trustee's Sale (this notice) was posted.

2. Property to be Sold:

Being Lot Three (3') in Block "F" of Town East Estates Addition an addition to the City of Mesquite, Texas according to the Map thereof, recorded in Volume 43, Page 151 Map Records, Dallas County, Texas. Commonly known as 2310 Lagoon Drive, Mesquite, TX 75150

3. Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.  
The senders of the notice also include those names listed below.

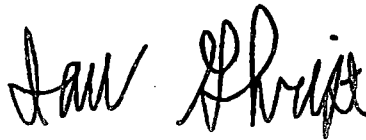
Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Bidders may be required to pay in cash immediately and without any delay. The foregoing is a bidding condition.

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 MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

**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 OF ACCELERATION.** If the maturity on the promissory note has not yet been accelerated, then the lender hereby accelerates the maturity date such that the remaining principal, together with all other charges, are due and owing at this time.



---

Ian Ghrist, Richard Ramsey  
Substitute Trustee(s)  
4016 Gateway Drive, Suite 130  
Colleyville, Texas 76034  
Phone: (817) 778-4136

1409 W BRUTON RD  
MESQUITE, TX 75149

00000010109205

**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: 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 May 18, 2011 and recorded in Document INSTRUMENT NO. 201100132080 real property records of DALLAS County, Texas, with PHYLLIS A RHODES, A SINGLE WOMAN, grantor(s) and NEIGHBORHOOD CREDIT UNION, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by PHYLLIS A RHODES, A SINGLE WOMAN, securing the payment of the indebtednesses in the original principal amount of \$52,700.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MEMBER FIRST MORTGAGE, LLC 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. MEMBER FIRST MORTGAGE, LLC., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MEMBER FIRST MORTGAGE, LLC.  
616 44TH STREET SE  
GRAND RAPIDS, MI 49548

FILED  
2025 JUN -5 AM 8:21  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY \_\_\_\_\_ DEPUTY



1409 W BRUTON RD  
MESQUITE, TX 75149

00000010109205

**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 ROBERT FORSTER, JEFF 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 6/5/25 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: 6/5/25

1409 W BRUTON RD  
MESQUITE, TX 75149

00000010109205

00000010109205

DALLAS

**EXHIBIT "A"**

LOT 25, BLOCK M OF HICKORY HEIGHTS ADDITION, NO. 1, AN ADDITION TO THE CITY OF MESQUITE, TEXAS,  
ACCORDING TO THE MAP THEREOF RECORDED IN VOL. 42, PAGE 141, MAP RECORDS OF DALLAS COUNTY, TEXAS.

**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.**

**APPOINTMENT OF SUBSTITUTE TRUSTEES AND NOTICE OF  
SUBSTITUTE TRUSTEE'S SALE**

**DATE:** May 31, 2025

**DEED OF TRUST AND NOTE:**

**Maker/Borrower:** C&C Residential Properties, Inc.  
**Holder/Lender:** Marie Hylden  
**Date of the Note:** April 17, 2023  
**Date of the Deed of Trust:** April 20, 2023  
**Loan Amount:** FIFTY-NINE THOUSAND AND 00/100 DOLLARS  
(\$59,000.00)  
**Legal Description:** See EXHIBIT A attached hereto and apart hereof.  
**Recording Information:** Recorded in Document No. 202300190325 of the Real Property  
Records of Dallas County, State of Texas.

**LENDER:** Marie Hylden

**BORROWER:** C&C Residential Properties, Inc.

**PROPERTY:** The real property described as follows:

LOT 17, BLOCK 1 OF CASA VIEW HEIGHTS NO. 18,  
FIRST INSTALLMENT, AN ADDITION TO THE CITY OF  
MESQUITE, DALLAS COUNTY, TEXAS, ACCORDING  
TO THE PLAT THEREOF RECORDED IN VOLUME 36,  
PAGE 25, OF THE MAP RECORDS OF DALLAS COUNTY,  
TEXAS; MORE COMMONLY KNOWN AS 4764 SALEM  
DRIVE, MESQUITE, TX 75150.

**SUBSTITUTE TRUSTEE:** Dakota J. Wrinkle or David Garvin or Kelly Goddard or  
Michele Schwartz

**Substitute Trustee's Mailing Address:** 8101 Boat Club Road, Suite 320, Fort Worth, TX  
76179

FILED  
2025 JUN -5 AM 8:22  
JOHN E. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY \_\_\_\_\_ DEPUTY



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

July 1, 2025, the first Tuesday of the month, to commence at 11 A.M. CST, or within three (3) hours after that time.

**PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

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 of Dallas County.

**NOTICE**

**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 TRUSTEES 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**

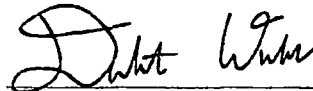
Default has occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code section 51.002, has requested that Substitute Trustees sell the Property according to the terms 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 Texas Business and Commerce Code section 9.604(a).

Therefore, notice is given that on the Date and Time of Substitute Trustees' Sale of Property and at the Place of Substitute Trustees' Sale of Property, Substitute Trustees, 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 Trustees have 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.

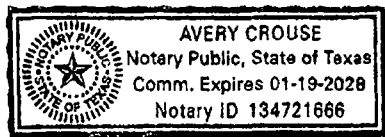
EXECUTED as of May 31, 2025.

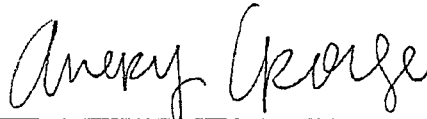


Dakota J. Wrinkle or David Garvin or  
Kelly Goddard or Michele Schwartz

STATE OF TEXAS           §  
                                     §  
COUNTY OF DALLAS     §

This instrument was acknowledged before me on May 31, 2025, by Dakota J. Wrinkle.  
The acknowledging person personally appeared by physically appearing before me.





Notary Public—State of Texas  
My commission expires: 1/19/2028