

FILED

2025 MAY 29 AM 9:15

RECORDING REQUESTED BY:

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

WHEN RECORDED MAIL TO:

Michelle Schwartz, Guy Wiggs, David Stockman, Donna
Stockman, Janet Pinder, Brandy Bacon, Jamie Dworsky,
Angela Cooper, Jeff Benton
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

I 112388

TS No TX08000009-24-4S

APN 32417050000X02320

TO No 250056280

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on December 23, 2019, CRYSTAL M WILBURN, AN UNMARRIED WOMAN as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of ALLAN B. POLUNSKY as Trustee, NAVY FEDERAL CREDIT UNION as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$191,188.00, payable to the order of NAVY FEDERAL CREDIT UNION as current Beneficiary, which Deed of Trust recorded on December 30, 2019 as Document No. 201900348441 in Dallas County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

APN 32417050000X02320

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and NAVY FEDERAL CREDIT UNION, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

TS No TX08000009-24-4S

APN 32417050000X02320

TO No 250056280

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, July 1, 2025 at 01:00 PM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Dallas County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **600 Commerce Street, Dallas TX 75202; 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 Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and NAVY FEDERAL CREDIT UNION's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and NAVY FEDERAL CREDIT UNION's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 29 day of May, 25.



By: Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon,
Jamie Dworsky, Angela Cooper, Jeff Benton
Substitute Trustee(s)

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.

**SALE INFORMATION CAN BE OBTAINED ONLINE AT www.insourcelogic.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

EXHIBIT "A"

BEING THE FOLLOWING REAL PROPERTY OF QUAIL RUN CONDOMINIUMS, A CONDOMINIUM CREATED PURSUANT TO THE CONDOMINIUM DECLARATION AND MAP RECORDED IN VOLUME 83168, PAGE 260, CONDOMINIUM RECORDS OF DALLAS COUNTY, TEXAS, AS AFFECTED BY FIRST AMENDMENT FILED 12/07/1988, RECORDED IN VOLUME 88237, PAGE 1464, AS SUPPLEMENTED BY FIRST SUPPLEMENT FILED 04/17/1984, RECORDED IN VOLUME 84077, PAGE 4581; SECOND SUPPLEMENT FILED 08/22/1990, RECORDED IN VOLUME 90195, PAGE 972, AND AS AFFECTED BY INSTRUMENTS FILED 10/29/2009, RECORDED IN CC# 200900306510 AND FILED 10/25/2012, RECORDED IN CC# 201200318895, REAL PROPERTY RECORDS, DALLAS COUNTY, TEXAS, COVERING A BUILDING AND LAND LOCATED IN DALLAS COUNTY, TEXAS AND DESCRIBED IN SUCH DECLARATION, TOGETHER WITH AN UNDIVIDED INTEREST, APPURTENANT TO THE RESIDENTIAL UNIT DESCRIBED BELOW, IN AND TO THE COMMON ELEMENTS IN THE PERCENTAGE DESIGNATED FOR THE RESIDENTIAL UNIT ON EXHIBIT "F" ATTACHED TO THE DECLARATION:

RESIDENTIAL UNIT: UNIT 2320, BUILDING X