

**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:** May 13, 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

2025 MAY 13 PM 2:56  
JOHN E. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY CRK DEPUTY

FILED

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:** June 3, 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

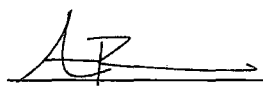
**Notice Pursuant to Section 51.0025 of the Texas Property Code**

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](mailto: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](mailto:ashleigh@renfrolawtx.com)

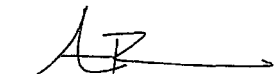
**CERTIFICATION OF MAILING**

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

**DATE SENT: MAY 13, 2025**  
**VIA USPS FIRST-CLASS MAIL &**  
**VIA CMRRR # 9589-0710-5270-0693-8195-80**

BY: 

I HEREBY CERTIFY THAT ON MAY 13, 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

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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.

**NOTICE OF TRUSTEE'S SALE**

Notice is hereby given that on Tuesday, the 3rd day of June 2025; the undersigned will conduct a Trustee's Sale under the terms of the Deed of Trust described below. Such interests in the following described property as are secured by the Deed of Trust herein described will be sold at public auction to the highest bidder for cash. The sale will be conducted with the understanding that the trustee is acting in a representative capacity, and not individually, and that the trustee shall have no personal liability by reason of any matter arising out of such sale. The earliest time the sale will begin is 1:00 o'clock, P.M., but the sale may begin not later than three (3) hours after that time. The sale will take place at the county courthouse of Dallas County, Texas, at the area designated by the Commissioner's Court of such county where such sales are to take place. If no such area has been so designated, the area in which the sale will take place are the steps of the building now known as the George Allen Courts Building, 600 Commerce St., Dallas, Texas 75202.

**Date of Deed of Trust:** February 17, 2016

**Maker:** Heron Ramirez Cantu and wife, Angelica Jimenez Patino

**Original Trustee named in Deed of Trust:** L. Scott Horne

**Original amount of Secured Indebtedness:** \$149,000.00

**Holder and Original Beneficiary named in Deed of Trust:** Shalsam, LLC

**Property described in Deed of Trust:**

Lot 8, Block D, of CANYON RIDGE, an Addition to the City of Balch Springs, Dallas County, Texas, according to the plat thereof recorded in Volume 2001076, Page 1322, Map Records, Dallas County, Texas; as affected by Certificate of Correction recorded in Volume 2001094, Page 7819, Real Property Records, Dallas County, Texas. **More commonly known as 4231 Fox Glen Drive, Balch Springs, Texas 75180.**

Said Deed of Trust is recorded under Document No. 201600043313 in the Deed of Trust Records of Dallas County, Texas.

2025 MAY 13 AM 11:59  
FILED  
BY  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
DEEDS

**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. August REI LLC, Mortgage Servicer, is representing the current mortgagee, Shalsam, LLC and their address is :

August REI LLC  
3960 Broadway Blvd., Ste 107  
Garland, TX-75043  
Phone #844-286-1145

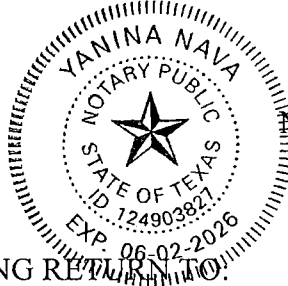
EXECUTED this 9 day of May, 2025

L. Scott Horne  
Trustee  
1795 Northwest Highway  
Garland, TX 75041  
972-271-1700

#### ACKNOWLEDGMENT

THE STATE OF TEXAS   §  
  §  
COUNTY OF DALLAS   §

This instrument was acknowledged before me on the 9 day of May, 2025, by L. Scott Horne, known to me personally or by driver's license, in the capacity therein stated.



[Signature]  
Notary Public in and for the State of Texas

AFTER RECORDING RETURN TO:  
Horne & Associates, PC  
1795 Northwest Highway  
Garland, Texas 75041

PREPARED IN THE LAW OF:  
Horne & Associates, PC  
1795 Northwest Highway  
Garland, Texas 75041