

FILED

**Notice of Substitute Trustee Sale** 2026 FEB 11 PM 3:14

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY

Assert and protect your rights as a member of the armed forces of the ~~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:** Tuesday, March 03, 2026

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

**Place:** Dallas County Courthouse | Dallas Texas at the following location George Allen Courts Building 600 Commerce Street, Dallas Texas 75202 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.

**2. Terms of Sale:** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable. Payment must be made in full on the date of the sale. 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 to the warrant of title, if any, provided for under the deed of trust, Any conveyance of the property is subject to all matter of record affecting the property.

**3. Instrument to be Foreclosed:** Deed of Trust executed **Abraham J Sifuentes Hernandez** on **January 24, 2023** in **Document Number 202300022655** of the real property records of Dallas County, Texas **Abraham J Sifuentes Hernandez**, Grantor(s) and, **Stephen H. Davis** as Lender, located at 2537 S. FM 148, Crandall, Texas 75114, and Trustee being Hollis Campbell, also located at 2537 S, FM 148 Crandall, Texas 75114, with promissory note securing payment of the indebtedness in the original principal amount of **\$235,000.00** and obligation therein including but not limited to the Promissory Note ("the Note") and modifications, renewal and extensions of the Promissory Note dated **January 24, 2023**.


**4. Appointment of Substitute trustee:** In accordance with Texas Property Code Section 51.0076, the undersigned authorized agent for the Lender has named and appointed, and by these presents does name and appoint Emily Kaiser, located at 2537 S FM 148, Crandall, TX, 75442, as Substitute Trustee to act under and by virtue of said Deed of Trust.

**5. Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness,

**6. Property to be sold:**

Lot 10, Block 4, of Cedar Hill East, an Addition to the City of Cedar Hill, Dallas County, Texas, according to the map or Plat thereof recorded in Volume 70049, Page 259, of the Map Records of Dallas County, Texas.

**7. Limitation of Damages:** If this sale is set aside for any reason, the Purchaser shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against Lender, Trustee or Substitute Trustee.

By:  Date: 2/4/26  
Emily Kaiser, Substitute Trustee for Lender Stephen H. Davis

**THIS INSTRUMENT APPOINTS SUBSTITUTE TRUSTEE TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENTS IDENTIFIED IN THIS NOTICE OF SALE.**

**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.**

**DATE, TIME, PLACE OF SALE:**

**Date:** Tuesday, the 3rd day of March, 2026  
**Time:** 11am or not later than three hours after that time  
**Place:** AT 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's Court in Dallas County, Texas.

**TERMS OF SALE:** CERTIFIED FUNDS FOR FULL PURCHASE PRICE  
MUST BE PRESENTED AT THE TIME OF SALE

**DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:**

**Date:** October 12, 2001  
**Grantor(s):** Randy D Mayes, an unmarried person  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Cendant Mortgage Corporation D/B/A Century 21 Mortgage, its successors and assigns  
**Original Principal:** \$96,699.00  
**Recording Information:** Deed Inst.# 2001-R0112196,  
**Current Mortgagee/Beneficiary:** Nationstar Mortgage LLC  
**Secures:** The Promissory Note (the "Note") in the original principal amount of \$96,699.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

**MODIFICATIONS AND RENEWALS:**

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

**PROPERTY TO BE SOLD:**

**Property County:** Dallas  
**Property Description:** (See Attached Exhibit "A")  
**Property Address:** 1105 Grounds Road, Cedar Hill, TX 75104  
**Condition and Important Recitals:** Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged to engage in significant due diligence prior to sale.

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below.

**Mortgage Servicer:** Nationstar Mortgage LLC  
**Mortgage Servicer Address:** 8950 Cypress Waters Blvd Coppell, TX 75019

JOHN F. WARREN  
82:2 WD 6-9 FEB 2026 PM 2:28

**SUBSTITUTE TRUSTEE(S):**

McCalla Raymer Leibert Pierce, LLP, Agency Sales and Posting LLC

**SUBSTITUTE TRUSTEE ADDRESS:**

1320 Greenway Drive, Suite 780 Irving, TX 75038

**ATTENTION ALL PROSPECTIVE BIDDERS:** On March 1, 2026, the data collection and reporting requirements under the U.S. Financial Crimes Enforcement Network (FinCEN) new Anti-Money Laundering Rule (the "Rule"), found at 89 FR 70258, will go into effect. The Rule applies to certain residential real estate sale transactions (including nonjudicial foreclosures) where the transfer is to a legal entity or trust, and which includes cash purchases, private financing or financing provided by an institution not subject to a federal Anti-Money Laundering or Suspicion Activity Report requirement. As part of this Rule, purchasers and sellers are required to provide additional information and documentation about themselves, their legal entities, and/or the source of funds used in the reportable transaction. The collection of this information and documentation is required to comply with the Rule's federal reporting requirements. This notice is provided for informational purposes only and does not constitute legal advice. You are encouraged to consult with your own independent legal counsel if you have questions about how the FinCEN Anti-Money Laundering Rule affects your transaction and whether your transaction is reportable. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust, and (3) to confirmation that the successful bidder has timely provided all information required for reporting under the Rule, 89 FR 70258.

**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.**

/s/ Coury Jacocks

Coury Jacocks - Bar #: 24014306

Attorney for Nationstar Mortgage LLC

Coury.Jacocks@mccalla.com

1320 Greenway Drive, Suite 780

Irving, TX 75038

(469) 942-7141 Office

(469) 469-6670 Fax

**DOCUMENT PREPARED BY:**

McCalla Raymer Leibert Pierce, LLP

1320 Greenway Drive, Suite 780 Irving, TX 75038

AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

**Certificate of Posting**

I am \_\_\_\_\_ whose address is \_\_\_\_\_ I declare

under penalty perjury that \_\_\_\_\_ I filed and/or recorded 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.

**Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038**

**EXHIBIT "A"**

**BEING LOT 3, BLOCK M OF SPRINGFIELD ADDITION, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 86045, PAGE 2965, OF THE PLAT RECORDS OF DALLAS COUNTY, TEXAS.**

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**FILED**

**Notice of Foreclosure Sale**

**2026 FEB 10 AM 11:13**

February 9, 2026

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY

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

**Deed of Trust ("Deed of Trust"):**

**Dated:** July 29, 2022

**Grantor:** Omer Kolani and Jyoti Shah

**Trustee:** Charles H. Newman

**Lender:** Equity Trust Company Custodian FBO Charles J. Horak, Jr. IRA

**Recorded in:** Instrument No. 202200210491 of the real property records of Dallas County, Texas

**Legal Description:** Lot Five (5), of TEN MILE CREEK ESTATES, an Addition to the City of Cedar Hill, in Dallas County, Texas, according to the Map or Plat thereof recorded in/under Volume 8, Page 253, of the Map Records of Dallas County, Texas.

**Property Address:** 1425 N Cedar Hill Rd, Cedar Hill, TX 75104

**Secures:** Promissory Note ("Note") in the original principal amount of \$495,000.00, executed by Omer Kolani and Jyoti Shah ("Borrower") and payable to the order of Lender

**Substitute Trustees:** Craig C. Lesok, Shelley Ortolani, Marcy Mancuso, Michele Hreha, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, Carol Dunmon, Payton Hreha, Jeff Benton, Leslie Shuler, Agency Sales and Posting

**Substitute Trustees'**

**Address:** 226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

**Foreclosure Sale:**

**Date:** Tuesday, March 3, 2026

**Time:** The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 P.M. and not later than three hours thereafter.



**Place:** 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 Commissioners Court

**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 Equity Trust Company Custodian FBO Charles J. Horak, Jr. IRA's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Equity Trust Company Custodian FBO Charles J. Horak, Jr. IRA, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Equity Trust Company Custodian FBO Charles J. Horak, Jr. IRA's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Equity Trust Company Custodian FBO Charles J. Horak, Jr. IRA'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, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Equity Trust Company Custodian FBO Charles J. Horak, Jr. IRA 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 Equity Trust Company Custodian FBO Charles J. Horak, Jr. IRA. 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, 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 Substitute Trustee.

**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.**

**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.**

/s/ Craig C. Lesok

Craig C. Lesok  
Attorney for Mortgagee  
SBOT No. 24027446



Craig C. Lesok, Shelley Ortolani, Marcy Mancuso,  
Michele Hreha, Francesca Ortolani, Guy Wiggs,  
David Stockman, Brenda Wiggs, Donna Stockman,  
Janet Pinder, Brandy Bacon, Michelle Schwartz,  
Jamie Dworsky, Angela Brown, Carol Dunmon,  
Payton Hreha, Jeff Benton, Leslie Shuler, Agency  
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