

**NOTICE OF ACCELERATION AND NOTICE OF 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.

**DEED OF TRUST INFORMATION:**

Date: April 17, 2007  
Grantor(s): SHERRY L SMITH, UNMARRIED  
Original Mortgagee: BANK OF AMERICA, N.A.  
Original Principal: \$145,500.00  
Recording Information: 20070218704  
Property County: Dallas  
Property: LOT 24, BLOCK 9, CHAPEL HILL II, PHASE II, AN ADDITION TO THE CITY OF DESOTO, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2004020, PAGE 246, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.  
Property Address: 1132 Oxford Drive  
Desoto, TX 75115

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Current Mortgagee: U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST  
Mortgage Servicer: Selene Finance LP  
Mortgage Servicer Address: 3501 Olympus Boulevard  
5th Floor, Suite 500  
Dallas, TX 75019

**SALE INFORMATION:**

Date of Sale: March 3, 2026  
Time of Sale: 10:00 AM or within three hours thereafter.  
Place of Sale: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.  
Substitute Trustee: Tejas Corporate Services, LLC, and Padgett Law Group, any to act  
Substitute Trustee Address: 546 Silicon Dr., Suite 103  
Southlake, TX 76092

FILED  
DALLAS COUNTY CLERK  
JOHN F. WARRER  
2026 JAN 29 AM 10:59

**APPOINTMENT OF SUBSTITUTE TRUSTEE:**

**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 is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared, such default was reported to not have been cured, and all sums secured by such Deed of Trust are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be sold "AS-IS", purchaser's will buy the property "at the purchaser's own risk" and "at his peril" and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interest of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.
5. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.



Michael J. Burns / Paige Jones/ Gabrielle A. Davis/ Ronny George

**CERTIFICATE OF POSTING**

My name is \_\_\_\_\_, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on \_\_\_\_\_, I filed at the office of the Dallas County Clerk to be posted at the Dallas County courthouse this notice of sale.

\_\_\_\_\_  
Declarant's Name: \_\_\_\_\_

Date: \_\_\_\_\_

Padgett Law Group  
546 Silicon Dr., Suite 103, Southlake, TX 76092  
(850) 422-2520

**FILED**

**2026 JAN 15 AM 11:26**

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY**

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

**R 210**  
T.S. #: 2025-19271-TX

**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, and Place of Sale** - The sale is scheduled to be held at the following date, time and place:

Date: **3/3/2026**  
Time: **The earliest time the sale will begin is 10:00 AM**, or within three (3) hours after that time.  
Place: Dallas County Courthouse, Texas, at the following location: 600 Commerce St Dallas, Tx 75202 NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET  
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

**Property To Be Sold** - The property to be sold is described as follows:

Lot 1, Block A, MOCKINGBIRD HILL SECTION VI, an Addition to the City of DeSoto, Dallas County, Texas, according to the map or plat thereof recorded in Volume No. 200600471831, Map Records of Dallas County, Texas.

**Commonly known as:** 1201 GOFFIN DR DESOTO, TX 75115

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated **11/30/2015** and recorded in the office of the County Clerk of Dallas County, Texas, recorded on **12/2/2015** under County Clerk's File No **201500318701**, in Book -- and Page -- of the Real Property Records of Dallas County, Texas.

**Grantor(s):** Tomas T Trevino and Francis M Trevino, husband and wife  
**Original Trustee:** Randall C Present  
**Substitute Trustee:** Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC  
**Original Mortgagee:** Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company Ltd, its successors and assigns  
**Current Mortgagee:** Freedom Mortgage Corporation  
**Mortgage Servicer:** Freedom Mortgage Corporation

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 referenced property securing the above referenced loan.

T.S. #: 2025-19271-TX

**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 mortgagee 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.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The 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 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$214,515.00, executed by Tomas T Trevino and Francis M Trevino, husband and wife, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for DHI Mortgage Company Ltd, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

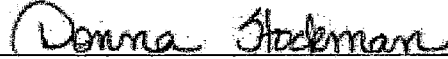
**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

T.S. #: 2025-19271-TX

Dated: 01/15/2026

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC



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c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648

**NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF 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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070**

**INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION**

Deed of Trust dated August 21, 2017 and recorded under Clerk's File No. 201700236100, in the real property records of Dallas County Texas, with Tyrane Thompson, an unmarried man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Movement Mortgage, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Tyrane Thompson, an unmarried man securing payment of the indebtedness in the original principal amount of \$180,500.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Tyrane Thompson. U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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 property securing the above referenced loan. Selene Finance is acting as the Mortgage Servicer for the Mortgagee. Selene Finance, is representing the Mortgagee, whose address is: 3501 Olympus Blvd. 5th Fl. Ste. 500, Coppell, TX 75019.

**Legal Description:  
TRACT I:**

**LOT 1, IN BLOCK 17, OF BROOK HOLLOW ESTATES NO. 6, AN ADDITION TO THE CITY OF DESOTO, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 72068, PAGE 721, PLAT RECORDS, DALLAS COUNTY, TEXAS.**

**TRACT II:**

**BEING A TRACT OF LAND SITUATED IN THE CURTIS PARK SURVEY, ABSTRACT NO. 1124, CITY OF DESOTO, DALLAS COUNTY, TEXAS, BEING A PART OF A 38.351 ACRE TRACT OF LAND CONVEYED TO CHOATE ENTERPRISES IN DEED FILED FOR RECORD 8/28/75, REAL PROPERTY RECORDS, DALLAS COUNTY, TEXAS, BEING THE SAME TRACT OF LAND CONVEYED TO JAMES MERCER BY DEED RECORDED IN VOLUME 79079, PAGE 806, REAL PROPERTY RECORDS, DALLAS COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:**

FILED  
2016 JAN 15 10:00 AM  
JOHN F. WATSON  
COUNTY CLERK  
DALLAS

**SALE INFORMATION**

**Date of Sale: 03/03/2026**

**Earliest Time Sale Will Begin: 1:00 PM**

**Location of Sale:** The place of the sale shall be: Dallas County Courthouse, Texas at the following location: 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



**TERMS OF SALE**

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. 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.

The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

**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.**

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE 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 Brown, Carol Dunmon, Payton Hreha, Jeff Benton, Agency Sales and Posting, LLC, or Codilis & Moody, P.C., as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Executed on January 13, 2026.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law  
Codilis & Moody, P.C.  
20405 State Highway 249, Suite 170  
Houston, TX 77070  
(281) 925-5200

Posted and filed by: \_\_\_\_\_

Printed Name: \_\_\_\_\_

C&M No. 44-25-02276

# EXHIBIT "A"

## TRACT I:

LOT 1, IN BLOCK 17, OF BROOK HOLLOW ESTATES NO. 6, AN ADDITION TO THE CITY OF DESOTO, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 72068, PAGE 721, PLAT RECORDS, DALLAS COUNTY, TEXAS.

## TRACT II:

BEING A TRACT OF LAND SITUATED IN THE CURTIS PARK SURVEY, ABSTRACT NO. 1124, CITY OF DESOTO, DALLAS COUNTY, TEXAS, BEING A PART OF A 38.351 ACRE TRACT OF LAND CONVEYED TO CHOATE ENTERPRISES IN DEED FILED FOR RECORD 8/28/75, REAL PROPERTY RECORDS, DALLAS COUNTY, TEXAS, BEING THE SAME TRACT OF LAND CONVEYED TO JAMES MERCER BY DEED RECORDED IN VOLUME 79079, PAGE 806, REAL PROPERTY RECORDS, DALLAS COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE 1/2 INCH IRON ROD FOUND AT THE NORTH LINE OF A 0.580 ACRE TRACT CONVEYED TO RUSSELL J. MELBA AND DEBORAH E. STEVENS, RECORDED IN INSTRUMENT #20070304593, OFFICIAL PUBLIC RECORDS, DALLAS COUNTY, TEXAS, THE SOUTHEAST CORNER OF SAID TRACT I, SAID POINT BEING THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED;

THENCE LEAVING THE NORTH LINE OF THE 0.580 ACRE TRACT, ALONG THE EAST LINE OF SAID TRACT I, NORTH 09° 34' 47" EAST, PASSING THE NORTHEAST CORNER OF SAID TRACT I, AT A DISTANCE OF 119.85 FEET AND CONTINUING WITH THE SOUTHEAST LINE OF LOT 2, BLOCK 5 OF BROOK HOLLOW ESTATES 2, AN ADDITION TO THE CITY OF DESOTO, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 387, PAGE 107, PLAT RECORDS, DALLAS COUNTY, TEXAS, A TOTAL DISTANCE OF 161.83 FEET, TO A 1/2 INCH IRON ROD SET FOR THE SOUTHWEST CORNER OF LOT 3, BLOCK 5 OF BROOK HOLLOW ESTATES 2, RECORDED IN VOLUME 387, PAGE 107, PLAT RECORDS, DALLAS COUNTY, TEXAS, AN ANGLE POINT ON THE EAST LINE OF LOT 2, BLOCK 5 OF BROOK HOLLOW ESTATES 2, SAID POINT BEING THE NORTHEAST CORNER OF THE HEREIN DESCRIBED;

THENCE SOUTH 78° 01' 00" EAST, A DISTANCE OF 6.00 FEET, TO A 1/2 INCH IRON ROD SET, ON THE SOUTHWEST CORNER OF LOT 6, BLOCK 11 OF PARK RIDGE ESTATES, RECORDED IN INSTRUMENT #20080170671, OFFICIAL PUBLIC RECORDS, DALLAS COUNTY, TEXAS, ON THE SOUTHEAST CORNER OF LOT 3, BLOCK 5 OF BROOK HOLLOW ESTATES 2, FOR ANGLE POINT ON THE NORTH LINE OF THE HEREIN DESCRIBED;

THENCE WITH A SOUTH LINE OF LOT 6, BLOCK 11 OF PARK RIDGE ESTATES SOUTH 64° 28' 47" EAST, A DISTANCE OF 192.01 FEET TO A 1/2 INCH IRON ROD SET FOR AN ANGLE POINT, ON THE SOUTH LINE OF LOT 6, BLOCK 11 OF PARK RIDGE ESTATES, ON THE NORTH LINE OF THE HEREIN DESCRIBED;

THENCE WITH THE SOUTH LINE OF SAID LOT 6, SOUTH 19° 22' 00" EAST, A DISTANCE OF 62.15 FEET, TO A 1/2" IRON ROD SET, ON THE NORTH LINE OF LOT 7, BLOCK 11 OF PARK RIDGE ESTATES, RECORDED IN VOLUME 91201, PAGE 1738, REAL PROPERTY RECORDS, DALLAS COUNTY, TEXAS, THE SOUTH LINE OF LOT 6, BLOCK 11 OF PARK RIDGE ESTATES, SAID POINT BEING THE EAST CORNER OF THE HEREIN DESCRIBED;

THENCE WITH THE NORTHWEST LINE OF LOT 1, BLOCK 11 OF SAID PARK RIDGE ESTATES, SOUTH 78° 12' 00" WEST, A DISTANCE OF 114.28 FEET TO A 1/2 INCH IRON ROD SET, ON THE NORTHEAST CORNER OF SAID 0.580 ACRE TRACT, THE NORTHWEST CORNER OF LOT 7, BLOCK 11, AN ANGLE POINT OF THE SOUTH LINE OF THE HEREIN DESCRIBED;

THENCE WITH THE NORTH LINE OF SAID 0.580 ACRE TRACT, NORTH 86° 48' 36" WEST, A DISTANCE OF 115.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.553 ACRE MORE OR LESS.