

Notice of Foreclosure Sale

February 9, 2024

FILED
2024 FEB 12 PM 1:11
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

Deed of Trust ("Deed of Trust"):

Dated: June 7, 2022

Grantor: Elizabeth Puente Ramirez aka Elizabeth Rocha aka Elizabeth Puente

Trustee: J. Mark Riebe

Lender: TexasBank

Recorded in: Instrument No. 202200164138 of the real property records of Dallas County, Texas

Legal Description: Lot 13, in Block K, of WILLOW RUN NO. 5, an Addition to the City of Duncanville, Dallas County, Texas, according to the Map thereof recorded in Volume 84073, Page 4602, of the Map Records of Dallas County, Texas. Together with Certificate of Omission filed 09/05/1984, recorded in Volume 84175, Page 1788, Real Property Records, Dallas County, Texas. Revised Correction of Omission filed 02/18/1985, recorded in Volume 85034, Page 757, Real Property Records, Dallas County, Texas

Also known as 1319 McCall Drive, Duncanville, TX 75137

Secures: Promissory Note ("Note") in the original principal amount of \$158,800.00, executed by Elizabeth Puente Ramirez aka Elizabeth Rocha aka Elizabeth Puente ("Borrower") and payable to the order of Lender

Substitute Trustee: Craig C. Lesok

Substitute Trustee's
Address: 226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Beneficiary/

Nominee for Lender: Mortgage Electronic Registration Systems, Inc. ("MERS")

Beneficiary/

Nominee for Lender's

Address: P.O. Box 2026, Flint, MI, 48501

Foreclosure Sale:

Date: Tuesday, March 5, 2024

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 10:00 A.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 Commissioner's 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 TexasBank'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, TexasBank, 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 TexasBank's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with TexasBank'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 TexasBank 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 TexasBank. 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.



Craig C. Lesok
Attorney for TexasBank
SBOT No. 24027446



Craig C. Lesok
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Fort Worth, TX 76107
Telephone (817) 882-9991
Telecopier (817) 882-9993
E-mail: craig@lesoklaw.com

1203 SPRING LAKE DRIVE
DUNCANVILLE, TX 75137

FILED
2024 FEB 12 AM 11:58
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

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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: March 05, 2024

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 February 16, 2005 and recorded in Document VOLUME 2005039, PAGE 05809 real property records of DALLAS County, Texas, with LESLIE RENEE TOWNSEND AN UNMARRIED PERSON, grantor(s) and FIRST FRANKLIN A DIVISION OF NAT. CITY BANK OF IN, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by LESLIE RENEE TOWNSEND AN UNMARRIED PERSON, securing the payment of the indebtednesses in the original principal amount of \$198,336.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE FIRST FRANKLIN MORTGAGE LOAN TRUST, 2005-FF4, ASSET-BACKED CERTIFICATES, SERIES 2005-FF4 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. BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP
7105 CORPORATE DRIVE
PLANO, TX 75024

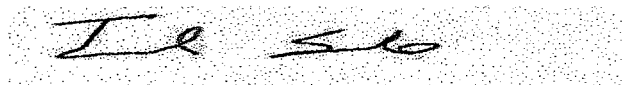


1203 SPRING LAKE DRIVE
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THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE 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 JOHN BEAZLEY, LOGAN THOMAS, PHILLIP PIERCEALL, TERRY WATERS, DOUGLAS RODGERS, CLAY GOLDEN, BRUCE MILLER, RAMIRO CUEVAS, CARY CORENBLUM, MATTHEW HANSEN, JOSHUA SANDERS, AUCTION.COM, MICHELLE SCHWARTZ, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, STOCKMAN FORECLOSURE SERVICES INC., ROBERT FORSTER, JEFFREY 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 02-12-2024 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: 02-12-2024

1203 SPRING LAKE DRIVE
DUNCANVILLE, TX 75137

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DALLAS

EXHIBIT "A"

LOT 15, BLOCK 5, GREENWAY ESTATES, THIRD SECTION, AN ADDITION TO THE CITY OF DUNCANVILLE, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 72181, PAGE 2305, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.