

Our Case No. 24-00054-FC

**APPOINTMENT OF SUBSTITUTE TRUSTEE  
and NOTICE OF TRUSTEE SALE**

THE STATE OF TEXAS  
COUNTY OF DALLAS

**Deed of Trust Date:**  
April 22, 2019

**Property address:**  
3214 RANCH DRIVE  
GARLAND, TX 75041

BY \_\_\_\_\_  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
PROPERTY

2024 JAN 18 PM 2:08

FILED

**Grantor(s)/Mortgagor(s):**  
MICHAEL DEAN WISDOM AND TERESA ELENA  
WISDOM, HUSBAND AND WIFE

**LEGAL DESCRIPTION:** LOT 10, BLOCK 23, THE SIXTH INSTALLMENT OF ORCHARD HILLS ESTATES, AN ADDITION TO THE CITY OF GARLAND, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 35, PAGE 239, MAP RECORDS, DALLAS COUNTY, TEXAS.

**Original Mortgagee:**  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR  
HIGHLANDS RESIDENTIAL MORTGAGE, LTD. ITS  
SUCCESSORS AND ASSIGNS

**Earliest Time Sale Will Begin:** 10:00 AM

**Current Mortgagee:**  
AMERIHOM MORTGAGE COMPANY, LLC

**Date of Sale:** MARCH 5, 2024

**Property County:** DALLAS

**Original Trustee:** ALLAN B. POLUNSKY

**Recorded on:** April 24, 2019  
**As Clerk's File No.:** 201900102791  
**Mortgage Servicer:**  
AMERIHOM MORTGAGE COMPANY, LLC

**Substitute Trustee:**  
John Beazley, Logan Thomas, Phillip Pierceall, Terry  
Waters, Douglas Rodgers, Clay Golden, Bruce Miller,  
Joshua Sanders, Ramiro Cuevas, Matthew Hansen, Wesley  
Fowler-Williams, Auction.com, Michelle Schwartz, Guy  
Wiggs, David Stockman, Donna Stockman, Janet Pinder,  
Brandy Bacon, Jamie Dworsky, Angela Cooper, Brenda  
Wiggs, Marinosci Law Group PC

**Substitute Trustee Address:**  
c/o Marinosci Law Group, PC  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

**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 current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out 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, Joshua Sanders, Ramiro Cuevas, Matthew Hansen, Wesley Fowler-Williams, Auction.com, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Jamie Dworsky, Angela Cooper, Brenda Wiggs, Marinosci Law Group PC, 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 Mortgagee therein.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due and the owner and holder has requested to sell said property to satisfy said indebtedness

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, MARCH 5, 2024** between ten o'clock AM and four o'clock PM and beginning not earlier than **10:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

AMERIHOM MORTGAGE COMPANY, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. 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 debt.

**ACTIVE MILITARY SERVICE NOTICE**

**Assert and protect your rights as a member of the armed forces of the United States. If you 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.**

WITNESS MY HAND, January 17, 2024

MARINOSCI LAW GROUP, PC

By: 

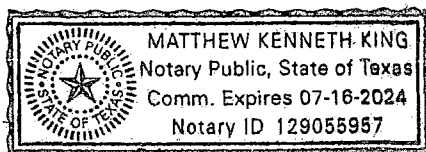
SAMMY HOODA  
MANAGING ATTORNEY

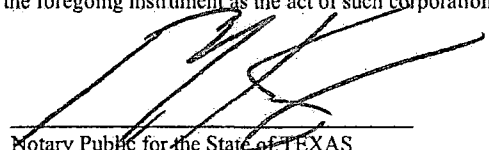
THE STATE OF TEXAS  
COUNTY OF DALLAS

Before me, Matthew Kenneth King, the undersigned officer, on this, the 17<sup>th</sup> day of January 2024, personally appeared SAMMY HOODA, ☐ known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal

(SEAL)



  
Notary Public for the State of TEXAS

My Commission Expires: 07/16/2024

Matthew Kenneth King  
Printed Name and Notary Public

Grantor: AMERIHOM MORTGAGE COMPANY, LLC      Return to: MARINOSCI LAW GROUP, P.C.  
425 PHILLIPS BOULEVARD  
EWING, NJ 08618  
Our File No. 24-00054      16415 Addison Road, Suite 725  
Addison, TX 75001

SPECIALIZED LOAN SERVICING LLC (SPZ)  
SMITH, MARTHA  
3006 DONALD DR, GARLAND, TX 75041

CONVENTIONAL  
Firm File Number: 23-040848

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on November 30, 2005, MARTHA O. SMITH AND HUSBAND, HUBERT SMITH, as Grantor(s), executed a Deed of Trust conveying to DENNIS P. SCHWARTZ, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FREMONT INVESTMENT & LOAN in payment of a debt therein described. The Deed of Trust was filed in the real property records of DALLAS COUNTY, TX and is recorded under Clerk's File/Instrument Number 200503623444, to which reference is herein made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been appointed Substitute Trustee in the place of said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on, **Tuesday, March 5, 2024** between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00 AM or not later than three hours thereafter, the Substitute Trustee will sell said Real Estate at the County Courthouse in DALLAS COUNTY, TX to the highest bidder for cash. The sale will be conducted in the area of the Courthouse designated by the Commissioners Court, of said county, pursuant to Section §51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

Said Real Estate is described as follows: In the County of Dallas, State of Texas:

LOT 23, BLOCK 10, BROADWAY TERRACE NO. 2, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 39, PAGE 17, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

Property Address: 3006 DONALD DR  
GARLAND, TX 75041  
Mortgage Servicer: SPECIALIZED LOAN SERVICING LLC  
Mortgagee: HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR ACE SECURITIES  
CORP. HOME EQUITY LOAN TRUST, SERIES 2006-HE1 ASSET BACKED PASS-  
THROUGH CERTIFICATES  
6200 S. QUEBEC ST.  
SUITE 300  
GREENWOOD VILLAGE, CO 80111

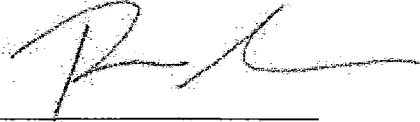
The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

**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**

**SUBSTITUTE TRUSTEE**

John Beazley, Bob Dickerson, Aaron Parker, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Craig Muirhead, Doak Lambert, Wendy Lambert, Cary Corenblum, Matthew Hansen, Joshua Sanders, Shawn Schiller, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Jane Kline, Payton Hreha or Chasity Lewallen  
Irvine, CA 92618

WITNESS MY HAND this day January 17, 2024.

By:   
H. Gray Burks IV  
Texas Bar # 03418320  
Ronny George  
Texas Bar # 24123104

FILED

2024 JAN 18 AM 11:18

JOHN F. HARRIS  
COUNTY CLERK  
DALLAS COUNTY

BY

gburks@logs.com  
rgeorge@logs.com  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for HSBC Bank USA, National Association, as  
Trustee for ACE Securities Corp. Home Equity Loan Trust,  
Series 2006-HE1 Asset Backed Pass-Through Certificates

**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 military service to the sender of this notice immediately.**

FILED

**NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE  
TRUSTEE**

2024 JAN 16 AM 11:59

**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 February 18, 2015 and recorded under Clerk's File No. 201500056603, in the real property records of DALLAS County Texas, with Keri Morris and Bradley Allen Springs, wife and husband as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Dallas Mortgage Associates, A Texas Corporation, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Keri Morris and Bradley Allen Springs, wife and husband securing payment of the indebtedness in the original principal amount of \$105,450.00 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 Keri Morris. CITIZENS BANK NA f/k/a RBS Citizens NA 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. Citizens Bank, N.A. a/k/a Citizens One Home Loans is acting as the Mortgage Servicer for the Mortgagee. Citizens Bank, N.A. a/k/a Citizens One Home Loans, is representing the Mortgagee, whose address is: PO BOX 2800, Glen Allen, VA 23058.

**Legal Description:**

**BEING LOT 5, BLOCK 1, OF MEADOWCREEK PARK, FIFTH SECTION, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 69126, PAGE 2233, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.**

**SALE INFORMATION**

**Date of Sale: 03/05/2024**

**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, Kathy Arrington, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, John Beazley, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Bruce Miller, Joshua Sanders, Ramiro Cuevas, Matthew Hansen, Wesley Fowler-Williams, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Jamie Dworsky, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, 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 11, 2024.

/s/ Juanita Deaver SBOT No. 24126385, 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. 44-24-00030

# NOTICE OF TRUSTEE'S SALE

## DEED OF TRUST INFORMATION:

Grantor(s)	Nancy W. MacDonald	Deed of Trust Date	June 24, 2004
Original Mortgagee	Wells Fargo Bank, N.A.	Original Principal	\$135,000.00
Recording Information	Instrument #: 200402961144 Book #: 2004129 Page #: 07773 in Dallas County, Texas	Original Trustee	Robert K. Fowler
Property Address	4109 Upland Way, Garland, TX 75042	Property County	Dallas

## MORTGAGE SERVICER INFORMATION:

Current Mortgagee	Mortgage Assets Management, LLC	Mortgage Servicer	PHH Mortgage Corporation
Current Beneficiary	Mortgage Assets Management, LLC	Mortgage Servicer Address	1661 Worthington Road, Suite 100, West Palm Beach, FL 33409

## SALE INFORMATION:

Date of Sale	03/05/2024
Time of Sale	01:00 PM or no later than 3 hours thereafter
Place of Sale	The outside area on the north side of the George Allen Courts Building facing Commerce Street below the overhang in Dallas County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Dallas County Commissioner's Court.
Substitute Trustees	John Beazley, Bob Dickerson, Aaron Parker, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Craig Muirhead, Doak Lambert, Wendy Lambert, Cary Corenblum, Matthew Hansen, Joshua Sanders, Shawn Schiller, Auction.com, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Jane Kline, Payton Hreha, Chasity Lewallen, Scott Crist, Jeremiah Hayes, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees Address	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

## PROPERTY INFORMATION:

**Legal Description as per the Deed of Trust:**  
**BEING LOT 19, IN BLOCK 9 OF SKILLMAN FOREST ADDITION NO. 1, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 46, PAGE 21 OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.**

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

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's 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 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 other 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. The sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. Prospective bidders

TAHERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 281-00855

PAGE 1

## NOTICE OF TRUSTEE'S SALE

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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 Beneficiary 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 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. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to 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.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Assert and protect your rights as a member of the armed forces of the United States. If you 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.**

Dated January 9, 2024.

/s/ Selim H. Taherzadeh

Selim H. Taherzadeh  
15851 N. Dallas Parkway, Suite 410  
Addison, TX 75001  
(469) 729-6800

Return to: TAHERZADEH, PLLC  
15851 N. Dallas Parkway, Suite 410, Addison, TX 75001



**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**DALLAS County**

**Deed of Trust Dated:** January 6, 2006

**Amount:** \$63,800.00

**Grantor(s):** VICTORIA GOLLER

**Original Mortgagee:** WASHINGTON MUTUAL BANK, FA

**Current Mortgagee:** Federal Home Loan Mortgage Corporation, as Trustee for Freddie Mac SLST 2022-2 Participation Interest Trust

**Mortgagee Servicer and Address:** c/o SELECT PORTFOLIO SERVICING, INC., 3217 South Decker Lake Drive, Salt Lake City, UT 84119

Pursuant to a Servicing Agreement between the Mortgage Servicer and Mortgagee, the Mortgage Servicer is authorized to represent the Mortgagee. Pursuant to the Servicing Agreement and Section 51.0025 of the Texas Property Code, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the referenced property

**Recording Information:** Document No. 200600013314

**Legal Description:** LOT 4A, BLOCK 3, OF REPLAT PART OF WALNUT ESTATES, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 643, PAGE 2411, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

**Date of Sale:** March 5, 2024 between the hours of 10:00 AM and 1:00 PM.

**Earliest Time Sale Will Begin:** 10:00 AM

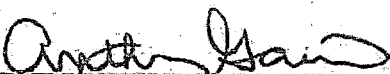
**Place of Sale:** The foreclosure sale will be conducted at public venue in the area designated by the DALLAS County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

JOHN BEAZLEY OR LOGAN THOMAS, PHILLIP PIERCEALL, TERRY WATERS, DOUGLAS RODGERS, CLAY GOLDEN, JOSHUA SANDERS, RAMIRO CUEVAS, MATTHEW HANSEN, WESLEY FOWLER-WILLIAMS, MICHELLE SCHWARTZ, GUY WIGGS, TIM LEWIS, SHELLEY ORTOLANI, MARY MANCUSO, MICHELE HREHA, FRANCESCA ORTOLANI, DAVID STOCKMAN, BRENDA WIGGS, DENISE BOERNER, DONNA STOCKMAN, JOHN PHILLIP MARQUEZ, JANET PINDER, JAMIE DWORSKY, BRANDY BACON, KATHY ARRINGTON, CAROL DUNMON, JANE KLINE, PAYTON HREHA OR CHASITY LEWALLEN have been appointed as Substitute Trustee(s). ('Substitute Trustee') each empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust. The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. 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.

**NOTICE IS FURTHER GIVEN** that, except to the extent that the Substitute Trustee(s) may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made 'AS IS' 'WHERE IS' without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. **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.**

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Anthony Adam Garcia, ATTORNEY AT LAW  
HUGHES, WATERS & ASKANASE, L.L.P.  
1201 Louisiana, SUITE 2800  
Houston, Texas 77002  
Reference: 2016-018295

Printed Name: JOHN PHILLIP MARQUEZ

c/o Tejas Trustee Services

14800 Landmark Blvd, Suite 850  
Addison, TX 75254

BY  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
DEPUTY

2024 JAN 16 AM 9:59

FILED

FILED

## NOTICE OF TRUSTEE'S SALE

2024 JAN 11 AM 11:18

**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 May 07, 2021 and recorded under Clerk's File No. 202100009796, in the real property records of DALLAS County Texas, with Leslie Janet Tinoco, a single woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Fairway Independent Mortgage Corporation, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Leslie Janet Tinoco, a single woman securing payment of the indebtedness in the original principal amount of \$132,554.00 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 Leslie Janet Tinoco. Lakeview Loan Servicing, LLC 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. M & T Bank is acting as the Mortgage Servicer for the Mortgagee. M & T Bank, is representing the Mortgagee, whose address is: PO Box 840, Buffalo, NY 14240.

#### Legal Description:

**BEING LOT 11, BLOCK H, OF CHANDLER HEIGHTS ADDITION, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP RECORDED IN VOLUME 12, PAGE 313, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.**

### SALE INFORMATION

**Date of Sale: 03/05/2024**

**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.

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

A handwritten signature in black ink, reading "Shelley Ortolani". The signature is written in a cursive style with a large, stylized 'S' and 'O'.

Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Kathy Arrington, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Xome, as Substitute Trustee

**NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.**

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE AND  
APPOINTMENT OF SUBSTITUTE TRUSTEES**

**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.**

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**DATE:** December 20, 2023

**NOTE:** Note described as follows:

Date: July 30, 2021  
Maker: KRYSTLE QUINN  
Payee: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING  
successor to the original lender  
Original Principal  
Amount: \$160,272.00

2023 DEC 28 AM 11:49  
FILED  
JOHN E. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY \_\_\_\_\_ DEPUTY

**DEED OF TRUST:** Deed of Trust described as follows:

Date: July 30, 2021  
Grantors: KRYSTLE QUINN  
Trustee: THOMAS E. BLACK, JR.  
Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING  
successor to the original lender  
Recorded: INSTRUMENT NO. 202100234334, WHICH WAS RECORDED IN  
THE REAL PROPERTY RECORDS OF DALLAS COUNTY, TEXAS.

**LENDER:** NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

**BORROWER:** KRYSTLE QUINN

**PROPERTY:** The property described as follows:

THE PROPERTY LOCATED IN DALLAS COUNTY, TEXAS, AS DESCRIBED IN

THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

**SUBSTITUTE TRUSTEE:** SHELLEY ORTOLANI, MICHELE HREHA, MARY MANCUSO, R. FRANCESCA ORTOLANI, CAROL DUNMON, JANE KLINE, PAYTON HREHA OR CHASITY LEWALLEN, JACK BECKMAN, KELLY GODDARD, MICHELLE SCHWARTZ, OR DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou  
3333 Lee Parkway, Eighth Floor  
Dallas, TX 75219

**DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

**MARCH 5, 2024**, the first Tuesday of the month, to commence at 10:00 AM, or within three (3) hours after that time.

**PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:**

In DALLAS County, Texas, AT NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET, 600 COMMERCE STREET, DALLAS, TX 75202 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.

**RECITALS**

Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law due to a default in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title.

described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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.

### APPOINTMENT OF SUBSTITUTE TRUSTEE

**DEED OF TRUST:** Deed of Trust described as follows:

Date: July 30, 2021  
Grantors: KRYSTLE QUINN  
Trustee: THOMAS E. BLACK, JR.  
Beneficiary: NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING  
successor to the original lender  
Recorded: INSTRUMENT NO. 202100234334, WHICH WAS RECORDED IN  
THE REAL PROPERTY RECORDS OF DALLAS COUNTY, TEXAS.

**PROPERTY:** The property described as follows:

THE PROPERTY LOCATED IN DALLAS COUNTY, TEXAS, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

**SUBSTITUTE TRUSTEE:** SHELLEY ORTOLANI, MICHELE HREHA, MARY MANCUSO, R FRANCESCA ORTOLANI, CAROL DUNMON, JANE KLINE, PAYTON HREHA OR CHASITY LEWALLEN, JACK BECKMAN, KELLY GODDARD, MICHELLE SCHWARTZ, OR DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou  
3333 Lee Parkway, Eighth Floor  
Dallas, TX 75219

Each Substitute Trustee is appointed effective as of December 20, 2023, pursuant to

Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

**Appointment of Substitute Trustees:**

By: \_\_\_\_\_

Name: Danika L. Lopez, Attorney for  
NEWREZ LLC D/B/A SHELLPOINT  
MORTGAGE SERVICING successor to the  
original lender

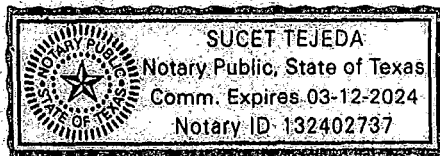
**THE STATE OF TEXAS**

§  
§  
§

**COUNTY OF DALLAS**

BEFORE ME, the undersigned authority, on this day appeared DANIKA L. LOPEZ, and after being by me duly sworn, stated that he executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on December 20, 2023.



\_\_\_\_\_  
Notary Public, State of Texas

Notice of Sale executed by:

\_\_\_\_\_  
Name: David Garvin

Substitute Trustee

**EXHIBIT A**

Lot 32, Block 7, of REPLAT OF MEADOWCREEK PARK, SEVENTH SECTION, an addition to the City of Garland, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 70058, Page 1626, of the Map Records of Dallas County, Texas.



**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: 03/05/2024

Time: Between 10:00 AM to 1:00 PM and beginning not earlier than 10:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Dallas County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 05/25/2011 and recorded in the real property records of Dallas County, TX and is recorded under Clerk's File/Instrument Number 201100144730, with Cathy Hammons (grantor(s)) and Mortgage Electronic Registration Systems, Inc., acting solely as a nominee for Open Mortgage LLC mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Cathy Hammons, securing the payment of the indebtedness in the original amount of \$105,164.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** LOT 19, BLOCK 23, OF SEVENTH INSTALLMENT OF ORCHARD HILLS ESTATES, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 39, PAGE 133, OF THE MAP RECORDS, DALLAS COUNTY, TEXAS.

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

DALLAS COUNTY  
COUNTY CLERK  
JOHN F. WARREN

2023 DEC 21 PM 2:47

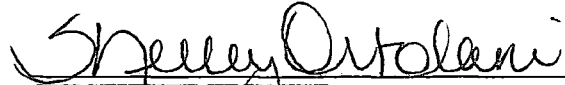
FILED



4804861

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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Wells Fargo Home Mortgage, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Wells Fargo Bank, N.a.  
3476 Stateview Blvd.  
Fort Mill, SC 29715



**SUBSTITUTE TRUSTEE**

Shelley Ortolani, Mary Mancuso, Michele Hreha,  
Francesca Ortolani, Michelle Schwartz, Guy Wiggs,  
David Stockman, Brenda Wiggs, Donna Stockman,  
Kathy Arrington, Janet Pinder OR AUCTION.COM  
OR John Beazley, Logan Thomas, Phillip Pierceall,  
Terry Waters, Douglas Rodgers, Clay Golden, Bruce  
Miller, Joshua Sanders, Ramiro Cuevas, Matthew  
Hansen, Wesley Fowler-Williams OR Kirk Schwartz,  
Candace Sissac c/o Albertelli Law,  
2201 W Royal Lane, Suite 200  
Irving, TX 75038

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

Before me, the undersigned authority, on this day personally appeared \_\_\_\_\_, as Substitute Trustee, known to me to be the person and officer whose name is subscribed to the foregoing instrument, and who acknowledged to me that he/she executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this \_\_\_\_\_ day of \_\_\_\_\_, 2023.

\_\_\_\_\_  
NOTARY PUBLIC in and for \_\_\_\_\_

\_\_\_\_\_  
COUNTY

My commission expires: \_\_\_\_\_

Print Name of Notary: \_\_\_\_\_

**CERTIFICATE OF POSTING**

My name is \_\_\_\_\_, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on \_\_\_\_\_ 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: \_\_\_\_\_

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

**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: 03/05/2024

Time: Between 10:00 AM to 1:00 PM and beginning not earlier than 10:00 AM and ending not later than three hours thereafter.

Place: The area designated by the Commissioners Court of Dallas County, pursuant to §51.002 of the Texas Property Code as amended: if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this Notice of Trustee's Sale was posted.

**2. Terms of Sale.** Highest bidder for cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated 5/10/2001 and recorded in the real property records of Dallas County, TX and is recorded under Clerk's File/Instrument Number 1409135, Book 2001111, Page 4464, with Jose G. Perez (grantor(s)) and McCracken Mortgage, Inc. d/b/a Centurion Mortgage mortgagee to which reference is herein made for all purposes.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by Jose G. Perez, securing the payment of the indebtedness in the original amount of \$92,766.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. Wells Fargo Bank, N.A. is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to be Sold.** BEING LOT 1, IN BLOCK 17 OF MILL CREEK CROSSING NO.6, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 86244, PAGE 2072 OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

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

DALLAS COUNTY  
COUNTY CLERK  
JOHN F. WARREN

2023 DEC 14 AM 11:48

FILED

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 §51.002, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. Wells Fargo Home Mortgage, as Mortgage Servicer, is representing the current Mortgagee whose address is:

Wells Fargo Bank, N.A.  
3476 Stateview Blvd.  
Fort Mill, SC 29715

  
SUBSTITUTE TRUSTEE

Shelley Ortolani, Mary Mancuso, Michele Hreha,  
Francesca Ortolani, Guy Wiggs, David Stockman,  
Brenda Wiggs, Donna Stockman, Kathy Arrington,  
Janet Pinder, Brandy Bacon, Michelle Schwartz,  
Jamie Dworsky, Angela Cooper OR  
AUCTION.COM OR John Beazley, Logan Thomas,  
Phillip Pierceall, Terry Waters, Douglas Rodgers,  
Clay Golden, Bruce Miller, Joshua Sanders, Ramiro  
Cuevas, Matthew Hansen, Wesley Fowler-Williams  
OR Kirk Schwartz, Candace Sissac c/o Albertelli  
Law  
2201 W Royal Lane, Suite 200  
Irving, TX 75038

**CERTIFICATE OF POSTING**

My name is \_\_\_\_\_, and my address is 1320 Greenway Drive, Suite 300, Irving, TX 75038. I declare under penalty of perjury that on \_\_\_\_\_ 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: \_\_\_\_\_

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

FILED

2024 JAN -4 AM 10:57

**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. 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 May 28, 2019 and recorded under Clerk's File No. 201900137842, in the real property records of DALLAS County Texas, with Syed H. Ahmed, a married man and Sobia Syeda signing pro-forma to perfect lien only as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SFMC, LP DBA Service First Mortgage Company, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Syed H. Ahmed, a married man and Sobia Syeda signing pro-forma to perfect lien only securing payment of the indebtedness in the original principal amount of \$347,985.00 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 Syed H. Ahmed. M&T Bank 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. M & T Bank is acting as the Mortgage Servicer for the Mortgagee. M & T Bank, is representing the Mortgagee, whose address is: PO Box 840, Buffalo, NY 14240.

**Legal Description:**

**LOT 3, BLOCK 6 OF EMERALD LAKE, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2003044, PAGE 26, MAP RECORDS, DALLAS COUNTY, TEXAS.**

**SALE INFORMATION****Date of Sale: 03/05/2024****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.

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



Shelley Ortolani, Mary Marcuso, Michele Hreha, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Kathy Arrington, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, John Beazley, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Bruce Miller, Joshua Sanders, Ramiro Cuevas, Matthew Hansen, Wesley Fowler-Williams, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon, Jamie Dworsky, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Auction.com, as Substitute Trustee

A  
B  
FILED

2024 JAN -4 AM 10:35

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  
c/o Malcolm Cisneros/Trustee Corps  
17100 Gillette Avenue  
Irvine, CA 92614  
(949) 252-8300

15L 98876  
TS No TX07000219-23-1

APN 26508500030110000

TO No 230289745

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on August 21, 2019, JOE ALBERT PADDOCK, A SINGLE PERSON as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of ROBERT K. FOWLER as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for UNITED NORTHERN MORTGAGE BANKERS LIMITED DBA SENIOR SECURITY ADVISORS, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$291,000.00, payable to the order of Longbridge Financial, LLC as current Beneficiary, which Deed of Trust recorded on August 27, 2019 as Document No. 201900226430 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 26508500030110000

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 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 Longbridge Financial, LLC, 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.

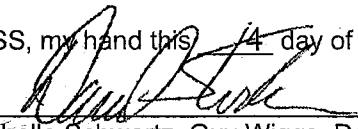
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, March 5, 2024 at 01:00 PM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Dallas 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: **George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and Longbridge Financial, LLC'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 Longbridge Financial, LLC'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 4 day of January, 2024

  
By: Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Brandy Bacon,  
Jamie Dworsky, Angela Cooper  
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](http://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"**

LOT 11, BLOCK 3, OF SATURN ESTATES, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO MAP OR PLAT THEREOF RECORDED IN VOLUME 330, PAGE 128, MAP AND/OR PLAT RECORDS, DALLAS COUNTY, TEXAS.

**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: 07/23/2021  
Grantor(s): MICHAEL RICHARD JOINED HEREIN PRO FORMA BY HIS SPOUSE, ANGELICA RICHARD  
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR THRIVE MORTGAGE, LLC, ITS SUCCESSORS AND ASSIGNS  
Original Principal: \$196,278.00  
Recording Information: Instrument 202100222025  
Property County: Dallas  
Property: (See Attached Exhibit "A")  
Reported Address: 1528 SHOREHAVEN DR, GARLAND, TX 75040-5934

**MORTGAGE SERVICING INFORMATION:**

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

Current Mortgagee: Idaho Housing and Finance Association  
Mortgage Servicer: Idaho Housing and Finance Association  
Current Beneficiary: Idaho Housing and Finance Association  
Mortgage Servicer Address: 565 W. Myrtle, Boise, ID 83702

**SALE INFORMATION:**

Date of Sale: Tuesday, the 5th day of March, 2024  
Time of Sale: 10:00 AM or within three hours thereafter.  
Place of Sale: AT THE AREA OUTSIDE ON THE NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET BELOW THE OVERHANG in Dallas County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Dallas County Commissioner's Court, at the area most recently designated by the Dallas County Commissioner's Court.

WHEREAS, the above-named Grantor 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 were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and 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, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; 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 has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. 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, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, 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 and 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 of the Deed of Trust.

FILED  
2024 JAN 18 AM 11:31  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY \_\_\_\_\_ DEPUTY

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a 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 offered "AS-IS", purchasers 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 interests 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.

**Substitute Trustee(s):** 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, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 350, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

**Certificate of Posting**

I am \_\_\_\_\_ whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on \_\_\_\_\_ 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 Court.

By: \_\_\_\_\_

**Exhibit "A"**

LOT 21, BLOCK B, OF NORTHLAKE ESTATES NO. 4, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 71008, PAGE 1421, MAP RECORDS, DALLAS COUNTY, TEXAS.

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

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## NOTICE OF FORECLOSURE 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 OR 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. *Property to Be Sold.* The property to be sold is described as follows: BEING LOT 10, IN BLOCK 3, OF BUCKINGHAM SOUTH NO. 1, AN ADDITION TO THE CITY OF GARLAND, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 70018, PAGE 1722, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 07/14/2008 and recorded in Document 20080232859 real property records of Dallas County, Texas.

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

Date: 03/05/2024

Time: 01:00 PM

Place: Dallas County, Texas at the following location: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS OFFICE or as designated by the County Commissioners Court.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. 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.

5. *Obligations Secured.* The Deed of Trust executed by JENNIFER SHI, provides that it secures the payment of the indebtedness in the original principal amount of \$94,395.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Truist Bank, successor by merger to SunTrust Bank is the current mortgagee of the note and deed of trust and TRUIST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is Truist Bank, successor by merger to SunTrust Bank c/o TRUIST BANK, 1001 Seemes Ave, Richmond, VA 23224 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. *Substitute Trustee(s) Appointed to Conduct Sale.* In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.

Mackie Wolf Zientz & Mann, P.C.  
Brandon Wolf, Attorney at Law  
L. Keller Mackie, Attorney at Law  
Michael Zientz, Attorney at Law  
Lori Liane Long, Attorney at Law  
Chelsea Schneider, Attorney at Law  
Ester Gonzales, Attorney at Law  
Karla Balli, Attorney at Law  
Parkway Office Center, Suite 900  
14160 Dallas Parkway  
Dallas, TX 75254

For additional sale information visit: [www.mwzmlaw.com/tx-investors](http://www.mwzmlaw.com/tx-investors)

### Certificate of Posting

I am \_\_\_\_\_ whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on \_\_\_\_\_ I filed 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 Court.

BY \_\_\_\_\_  
DALLAS COUNTY  
COUNTY CLERK  
JOHN F. WARREN  
2024 JAN -4 AM 10:34

FILED