

Vylla Solutions, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 22-26216

FILED
2025 MAR -6 AM 10: 27
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 7/5/2017, Andres Del Rio Trejo, an unmarried man, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Troy D. Phillips, P.C., as Trustee, Mortgage Electronic Registration Systems, Inc. as beneficiary, as nominee for Town Square Mortgage and Investments, Inc. dba Town Square Mortgage, as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$129,609.00, payable to the order of Mortgage Electronic Registration Systems, Inc. as beneficiary, as nominee for Town Square Mortgage and Investments, Inc. dba Town Square Mortgage, which Deed of Trust is Recorded on 7/7/2017 as Volume 201700188505, Book, Page, in Dallas County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot 26, Block 5, Spring Oaks addition, Sixth Installment, an addition to the City of Balch Springs, Dallas County, Texas, according to the map or plat recorded in Volume 804, Page 106, Map records of Dallas County, Texas.

Commonly known as: **14910 MARSHA DRIVE BALCH SPRINGS, TX 75180**

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 **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, Jeff Benton, Dustin George** 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 Carrington Mortgage Services, LLC whose address is 1600 S. Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **BANK OF AMERICA, N.A.**, which is the mortgagee of the Note and Deed of Trust or mortgage and 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. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **5/6/2025 at 1:00 PM**, or no later than three (3) hours after such time, in Dallas County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place 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: **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**

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgageors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.



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If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

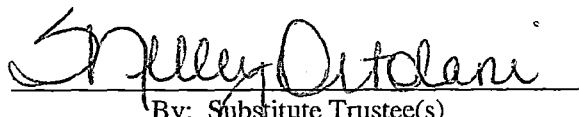
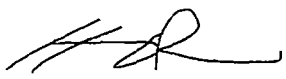
If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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.

WITNESS, my hand this 3/5/2025

WITNESS, my hand this 3/6/2025



By: Hung Pham, Trustee Sale Specialist
Vylla Solutions, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

By: Substitute Trustee(s)
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, Jeff Benton
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 10/31/2012	Grantor(s)/Mortgagor(s): NORMA NAVARRETE AND LUIS NAVARRETE, HUSBAND AND WIFE AS JOINT TENANTS
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR CAPITAL ONE, N.A., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Wells Fargo Bank, N.A.
Recorded in: Volume: N/A Page: N/A Instrument No: 201200329752	Property County: DALLAS
Mortgage Servicer: Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
Date of Sale: 5/6/2025	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for 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, 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, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Jane Kline, Payton Hreha or Chasity Lewallen, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

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.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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.

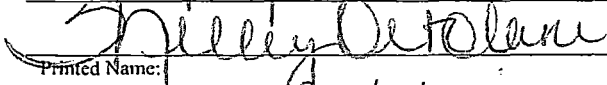
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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.

Dated: 2/18/2025



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Wells Fargo Bank, N.A.

Dated: 2/19/2025



Printed Name: Shelley Ortolani

Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075

DEPT. BY
DALLAS COUNTY
COUNTY CLERK
JOHN F. WARREN
2025 FEB 20 AM 10:26

MH File Number: TX-25-107463-POS
Loan Type: FHA

FILED

EXHIBIT "A"

BEING A TRACT OF LAND SITUATED IN THE ABRAHAM CARVER SURVEY, ABSTRACT NO. 264, IN THE CITY OF BALCH SPRINGS, DALLAS COUNTY, TEXAS, BEING THAT SAME TRACT OF LAND CONVEYED TO HOWARD LANDGROVER BY DEED RECORDED IN VOLUME 73049, PAGE 1133, OF THE DEED RECORDS OF DALLAS COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD SET FOR CORNER WITH A YELLOW CAP STAMPED "TXHS" IN THE NORTH RIGHT-OF-WAY LINE OF SEAGOVILLE ROAD (80 FOOT PUBLIC RIGHT-OF-WAY), SAID POINT BEING THE SOUTHWEST CORNER OF "TRACT 3" OF A TRACT OF LAND CONVEYED TO RALPH LYNN SOUTH BY DEED RECORDED IN VOLUME 2004168, PAGE 13034 OF THE DEED RECORDS OF DALLAS COUNTY, TEXAS, SAME BEING THE SOUTHEAST CORNER OF HEREIN DESCRIBED TRACT:

THENCE WEST, ALONG THE NORTH RIGHT-OF-WAY LINE OF SAID SEAGOVILLE ROAD, A DISTANCE OF 461.67 FEET TO A POINT FOR CORNER IN A CREEK, SAID POINT BEING THE SOUTHEAST CORNER OF A TRACT OF LAND CONVEYED TO ROBERT H. YOUNG BY DEED RECORDED IN VOLUME 373, PAGE 526, OF THE DEED RECORDS OF DALLAS COUNTY, TEXAS, SAME BEING THE SOUTHWEST CORNER OF HEREIN DESCRIBED TRACT:

THENCE NORTH 00 DEGREES 11 MINUTES 19 SECONDS WEST, ALONG THE EAST LINE OF SAID YOUNG TRACT, A DISTANCE OF 390.00 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER WITH A YELLOW CAP STAMPED "TXHS", SAID POINT BEING THE SOUTHWEST CORNER OF A TRACT OF LAND CONVEYED TO DALLAS COUNTY COWBOY CHURCH, INC. BY DEED RECORDED IN INSTRUMENT NO. 201200161751 OF THE OFFICIAL PUBLIC RECORDS OF DALLAS COUNTY, TEXAS, SAME BEING THE NORTHWEST CORNER OF HEREIN DESCRIBED TRACT:

THENCE EAST, ALONG THE SOUTH LINE OF SAID DALLAS COUNTY COWBOY CHURCH, INC. TRACT, A DISTANCE OF 464.20 FEET TO A 1/2 INCH IRON ROD SET FOR CORNER WITH A YELLOW CAP STAMPED "TXHS", SAID POINT BEING THE NORTHWEST CORNER OF THE AFOREMENTIONED SOUTH TRACT, SAME BEING THE NORTHEAST CORNER OF HEREIN DESCRIBED TRACT:

THENCE SOUTH 00 DEGREES 11 MINUTES 00 SECONDS WEST, ALONG THE WEST LINE OF SAID SOUTH TRACT, A DISTANCE OF 390.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 180,545 SQUARE FEET OR 4.14 ACRES OF LAND.