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:

January 31, 2020

Grantor(s):

Carmen C. Thompson, an unmarried woman

Original

Mortgage Electronic Registration Systems, Inc., as nominee for Broker Solutions,

Mortgagee:

Inc. dba New American Funding

Original Principal:

\$224,867.00

Recording

202000032721

Information:

Property County: Dallas

Property:

LOT 11, BLOCK 4, SOUTHRIDGE ESTATES NO. 1, AN ADDITION TO THE

CITY OF SACHSE, DALLAS COUNTY, TEXAS, ACCORDING TO MAP THEREOF RECORDED IN VOLUME 83223, PAGE 6763, OF THE MAP

RECORDS OF DALLAS COUNTY, TEXAS.

Property Address:

2412 Ridgeview Drive

Sachse, TX 75048

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Broker Solutions Inc. dba New American Funding

Mortgage Servicer: New American Funding

Mortgage Servicer 8201 North FM 620, Suite 120

Address:

Austin, TX 78726

SALE INFORMATION:

Date of Sale:

May 6, 2025

Time of Sale:

1:00 PM or within three hours thereafter.

Place of Sale:

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.

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, Jeff Benton, Padgett Law Group, Michael J. Burns, Jonathan Smith, Gabrielle A. Davis, or Paige

Jones, any to act

Substitute

546 Silicon Dr., Suite 103

Trustee Address: Southlake, TX 76092

TXAttorney@PadgettLawGroup.com

PLG File Number: 22-010382-5

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.

Mar

Michael J. Burns / Jonathan Smith/ Gabrielle A. Davis/ Paige Jones

PLG File Number: 22-010382-5

CERTIFICATE OF POSTING

My name is <u>Donna Stockman</u>	, 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,
filed at the office of the Dallas County Clerk to be poste	ed at the Dallas County courthouse this notice of sale.
Donna Stodeman	· · · · · · · · · · · · · · · · · · ·
Declarant's Name: Donna Stockman	
Date:	
Padgett Law Group 546 Silicon Dr., Suite 103 Southlake, TX 76092 TXAttorney@PadgettLawGroup.com (850) 422-2520	
WITNESS MY HAND this 25 day of March	, 2025
Donna Hoderman	

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: March 24, 2025

NOTE: Note described as follows:

Date:

December 3, 2021

Maker:

Tan Khuu & Thuyquynh Thi Ngo

Payee:

Wilmington Savings Fund Society, FSB, not in its individual capacity but

solely as the Trustee of Imperial Fund Mortgage Trust 2022-NQM1, as

successor to original payee

Original Principal

Amount:

\$323,166.00

DEED OF TRUST: Deed of Trust described as follows:

Date:

December 3, 2021

Grantor:

Tan Khuu & Thuyquynh Thi Ngo, husband and wife

Trustee:

Charles H. Newman

Beneficiary:

Wilmington Savings Fund Society, FSB, not in its individual capacity but

solely as the Trustee of Imperial Fund Mortgage Trust 2022 NQM1, as

successor to original beneficiary

Recorded:

DOCUMENT NO. 202100366564, Real Property Records, Dallas

County, Texas.

LENDER:

Wilmington Savings Fund Society, FSB, not in its individual capacity but solely

as the Trustee of Imperial Fund Mortgage Trust 2022-NQM1

BORROWER: Tan Khuu & Thuyquynh Thi Ngo

SI:IIAA T SAH 2505 JOHN F WARREN COUNTY CLERK SALL AS COUNTY YTHERO

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN Dallas COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN <u>EXHIBIT A</u>, 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, <u>SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST (street address: 3932 Fairmount Ct. Sachse, TX 75048).</u>

SUBSTITUTE TRUSTEE: 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., Jeff Benton, Angela Cooper, Kelly Goddard, David Garvin

Substitute Trustee's Mailing Address:

c/o SettlePou 3333 Lee Parkway, 8th Floor Dallas, Texas 75219

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

May 6, 2025, the first Tuesday of the month, to commence at 10:00 A.M., or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In Dallas County, Texas, at George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

RECITALS

Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, 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.

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:

December 3, 2021

Grantor:

Tan Khuu & Thuyquynh Thi Ngo, husband and wife

Trustee:

Charles H. Newman

Beneficiary:

Wilmington Savings Fund Society, FSB, not in its individual capacity but

solely as the Trustee of Imperial Fund Mortgage Trust 2022-NQM1, as

successor to original beneficiary

Recorded:

DOCUMENT NO. 202100366564, Real Property Records, Dallas

County, Texas.

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN Dallas COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, 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 (street address: 3932 Fairmount Ct. Sachse, TX 75048).

SUBSTITUTE TRUSTEE: 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., Jeff Benton, Angela Cooper, Kelly Goddard, David Garvin

Substitute Trustee's Mailing Address: c/o SettlePou 3333 Lee Parkway, 8th Floor Dallas, Texas 75219

Each Substitute Trustee is appointed effective as of March 24, 2025, 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:

Name: William Jennings, Attorney for A&D MORTGAGE LLC and Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as the Trustee of Imperial Fund Mortgage Trust 2022-NQM1

THE STATE OF TEXAS COUNTY OF DALLAS

BEFORE ME, the undersigned authority, on this day appeared William Jennings, 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 March 24, 2025

NYJER REESE Notary Public, State of Texas Comm. Expires 01-21-2029 Notary ID 12281571

Notice of Sale executed by:

Name: Donna Stockman

Substitute Trustee

EXHIBIT A

Lot 26, Block B; Lot 34, Block B; Lot 21, Block B, HUDSON HILLS, an Addition to the City of Sachse, Dallas County, Texas, according to the Map or Plat thereof, recorded in Document No. 202000075895, Map Records, Dallas County, Texas.