NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §

\$
COUNTY OF DALLAS § 2025

2025 SEP 22 AM 9:58

JOHN F. WARREN

WHEREAS, on or about August 29, 2025, a Notice of Lien was filed in the Deed Records of Dallas County, Texas, instrument #202500181857, covering the real property herein described concerning default in the payment of the indebtedness owing by LATIFATU SEINI, the present owner(s) of said real property, to Cambridge Condominium Owners Association (the "Association"); and

WHEREAS, the said LATIFATU SEINI has/have continued to default in the payment of its/his/her/their indebtedness to the Association and the same is now wholly due, and the Association, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to the Association;

NOW, THEREFORE, notice is hereby given that on Tuesday, November 4, 2025, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate on the north side of the building below the overhang facing Commerce Street of the George Allen Courts Building, 600 Commerce Street, Dallas, Dallas County, Texas, to the highest bidder for cash subject to all superior liens and encumbrances of record. The earliest time at which said sale will begin will be 12:00 o'clock noon, and the sale will take place not later than three (3) hours after that time.

Said real estate is described as follows: BEING UNIT NUMBER 387, IN BUILDING H, AND ITS APPURTENANT UNDIVIDED INTEREST IN AND TO THE GENERAL AND LIMITED COMMON ELEMENTS OF CAMBRIDGE CONDOMINIUM REGIME SITUATED IN THE CITY OF DALLAS, DALLAS COUNTY TEXAS, ACCORDING TO THE DECLARATION, RECORDED IN VOLUME 80201, PAGE 641, CONDOMINIUM RECORDS, DALLAS COUNTY, TEXAS; TOGETHER WITH SUPPLEMENTAL DECLARATION OF MERGER AND ANNEXATION FOR CAMBRIDGE CONDOMINIUM, PHASE II, RECORDED IN VOLUME 81171, PAGE 2242; TOGETHER WITH SUPPLEMENTAL DECLARATION OF MERGER AND ANNEXATION FOR CAMBRIDGE CONDOMINIUM, PHASE III, RECORDED IN VOLUME 83114, PAGE 3476, CONDOMINIUM RECORDS, DALLAS COUNTY. TEXAS; and

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.

1B=

TS No.: 2025-06467 25-000099-568

Notice of Substitute Trustee 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:

11/04/2025

Time:

The sale will begin at 12:00 PM or not later than three hours after that time

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 PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE

COUNTY COMMISSIONERS

Property Address:

5332 Everglade Rd, Dallas, TX 75227

- 2. 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. Any conveyance of the property is subject to all matters of record affecting the property. If the sale is set aside or otherwise rescinded, the Purchaser at the sale shall be entitled to the return of the funds paid pursuant to section 51.016 of the Texas Property Code.
- 3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 09/18/2024 and recorded 09/20/2024 in Document 202400190585, real property records of Dallas County, Texas, with Legado Developments LLC, a Texas TX Limited Liability Company grantor(s) and IFP Fund I LLC a Delaware DE Limited Liability Company as Lender, PACIFIC LIFE INSURANCE COMPANY as Beneficiary.
- 4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent 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.
- 5. Obligation Secured: Deed of Trust or Contract Lien executed by Legado Developments LLC, a Texas TX Limited Liability Company, securing the payment of the indebtedness in the original principal amount of \$394,198.60, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. PACIFIC LIFE INSURANCE COMPANY is the current mortgagee of the note and deed of trust or contract lien.
- 6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.
- 7. Property to be sold: The property to be sold is described as follows: SEE EXHIBIT A
- 8. Mortgage Servicer Information: The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement.

Servis One, Inc., dba BSI Financial Services 4200 Regent Blvd, Suite B200 Irving, TX 75063

Phone: 800-327-7861

JOHN F WANKEN COUNTY CLERK TALLAS COUNTY TALLAS COUNTY

3032 2EP 25 AM 9:26

TS No.: 2025-06467 25-000099-568

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

Date: 4/23/2025

Printed Name: Marisa Vidrine

Entra Default Solutions, LLC 1355 Willow Way, Suite 115 Concord, CA 94520

Telephone: (925) 272-4993 Authorized Agent of the Mortgagee or Mortgage Servicer

For additional sale information visit: www.mwzmlaw.com/tx-investors

Donna Stockman

I am

Donna Stockman

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 9/25/25

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.

TS No.: 2025-06467 25-000099-568

EXHIBIT A

Lot 1, in Block 13/6129, of BUCKNER TERRACE ADDITION, FOURTH SECTION - FIRST INSTALLMENT, an Addition to the City of Dallas, Dallas County, Texas, according to the map or plat thereof recorded in Volume 973, Page 1166 of the Map Records of Dallas County, Texas.

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TS No.: 2025-01175-TX 25-000760-673

Notice of [Substitute] Trustee 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:

11/04/2025

Time:

The sale will begin at 10:00 AM or not later than three hours after that time

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 PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS

DESIGNATED BY THE COUNTY COMMISSIONERS

Property Address:

1815 E SHORE DRIVE, DALLAS, TX 75217

- 2. 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. Any conveyance of the property is subject to all matters of record affecting the property.
- 3. Instrument to be Forcclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 12/27/2006 and recorded 01/04/2007 in Document 20070004250, real property records of Dallas County, Texas, with EDDIE CHARGOIS AND SPOUSE, SHANA CHARGOIS grantor(s) and NOVASTAR MORTGAGE, INC. as Lender, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary.
- 4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent 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.
- 5. Obligation Secured: Deed of Trust or Contract Lien executed by EDDIE CHARGOIS AND SPOUSE, SHANA CHARGOIS, securing the payment of the indebtedness in the original principal amount of \$105,350.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. Deutsche Bank National Trust Company, as Trustee for NovaStar Mortgage Funding Trust, Series 2007-1 NovaStar Home Equity Loan Asset-Backed Certificates, Series 2007-1 is the current mortgagee of the note and deed of trust or contract lien.

JOHN E WARREN COUNTY CLERK BALLAS COUNTY YTURGE

3032 2EL 52 YH 8:58

TS No.: 2025-01175-TX 25-000760-673

Notice of [Substitute] Trustee Sale

- 6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.
- 7. Property to be sold: The property to be sold is described as follows:

LOT 13, BLOCK 4/6708, OF BRUTON LAKE, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 576 PAGE 1862, OF THE COUNTY CLERK'S OFFICIAL RECORDS OF DALLAS COUNTY, TEXAS.

8. Mortgage Servicer Information: The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. PHH Mortgage Corporation, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation PO BOX 24605 West Palm Beach, FL 33416-4605

Phone: 877-744-2506

TS No.: 2025-01175-TX 25-000760-673

Notice of [Substitute] Trustee Sale

9. Limitation of Damages: 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.

Date: September 22, 2025

Loundie Chery-Trustee Sale Assistant

C/O Power Default Services, Inc. 7730 Market Center Ave, Suite 100

El Paso, TX 79912 Telephone: 855-427-2204

Fax: 866-960-8298

For additional sale information visit: www.auction.com or (800) 280-2832

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

Certificate of Posting

I am Donna Stockman 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 9/25/25 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.

NOTICE OF TRUSTEE'S SALE

DEED OF TRUST INFORMATION:

Grantor(s)	Bobbie Brown	Deed of Trust Date	October 20, 2006
Original Mortgagee	Financial Freedom Senior Funding	Original Principal	\$177,000.00
'	Corporation, a subsidiary of Indy Mac	,	
	Bank, F.S.B.		
Recording	Instrument #: 200600400290 in Dallas	Original Trustee	Robert K. Fowler,
Information	County, Texas		Brown, Fowler & Alsup
Property Address	5505 Spruce View Drive, Dallas, TX	Property County	Dallas
,	75232		

MORTGAGE SERVICER INFORMATION:

Current	Seattle Bank	Mortgage Servicer	PHH Mortgage Corporation
Mortgagee			رـم
Current	Seattle Bank	Mortgage Servicer	1661 Worthington Road, Suite 100, West Palm Beach, FL
Beneficiary		Address	33409

SALE INFORMATION:

Date of Sale	11/04/2025
Time of Sale	10:00 AM 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
ì.	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	Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Payton
	Hreha, Taherzadeh, PLLC, Auction.com, Selim Taherzadeh, or Michael Linke, any to act
Substitute Trustees'	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001
Address	

PROPERTY INFORMATION:

Legal Description as per the Deed of Trust:

LOT 15, BLOCK 18/6048, OF HIGHLAND OAKS ADDITION NO. 4, INSTALLMENT NO. 5, AN ADDITION TO THE CITY OF DALLAS, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 889, PAGE 1815 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 are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

NOTICE OF TRUSTEE'S SALE

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 MORTGAGE OR MORTGAGE SERVICER.

Dated September 19, 2025.

/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

APPOINTMENT OF SUBSTITUTE TRUSTEE AND NOTICE OF SUBSTITUTE TRUSTEE SALE

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 AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

APPOINTMENT

OF SUBSTITUTE WHEREAS, in my capacity as the attorney for the Mortgagee and/or its TRUSTEE: Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate Jack O'Boyle, Chris Ferguson, Travis Gray, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Carol Dunmon, Payton Hreha, Jeff Benton, Agency Sales and Posting LLC, Travis Gray, Chris Ferguson, or Jack O'Boyle, each as Substitute Trustee, to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of the Note.

SUBSTITUTE

TRUSTEE'S c/o JACK O'BOYLE & ASSOCIATES, PLLC, Mailing Address: P.O. ADDRESS: Box 815369, Dallas, TX 75381; Physical Address: 2727 Lyndon B. Johnson Frwy., Suite 525, Dallas, TX 75234.

NOTICE OF

SUBSTITUTE WHEREAS, default has occurred in the payment of said herein TRUSTEE SALE: 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.

> NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on November 04, 2025 between the hours of 1pm-4pm the Substitute Trustee will sell said real property at the place hereinafter set out and pursuant to the terms herein described. The sale will begin at the earliest time stated above or within three (3) hours after that time.



6988 BOB O LINK DR

4853818

LOCATION OF The place of the sale shall be: On the north side of the George Allen SALE: 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 in DALLAS County, Texas or as designated by the County Commissioners.

INSTRUMENT

TO BE Deed of Trust or Contract Lien dated 07/31/2024 and recorded under FORECLOSED: Volume, Page or Clerk's File No. INSTRUMENT NUMBER 202400155020 in the real property records of Dallas County Texas, with ONE STAR DEVELOPMENT LLC as Grantor(s) and CV3 FINANCIAL SERVICES LLC as Original Mortgagee.

OBLIGATIONS Deed of Trust or Contract Lien executed by ONE SECURED: DEVELOPMENT LLC securing the payment of the indebtedness in the original principal amount of \$1,854,930.00 and obligations therein described including but not limited to the promissory note and all the modifications, renewals and extensions of the promissory note (the "Note") executed by ONE STAR DEVELOPMENT LLC. FV-I, INC. IN TRUST FOR MORGAN STANLEY MORTGAGE CAPITAL HOLDINGS LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

MORTGAGE SERVICING

The Mortgage Servicer is authorized to represent the Mortgagee by virtue INFORMATION: 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. FCI Lender Services Inc is acting as the Mortgage Servicer for FV-I, INC. IN TRUST FOR MORGAN STANLEY MORTGAGE CAPITAL HOLDINGS LLC who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. FCI Lender Services Inc, as Mortgage Servicer, is representing the Mortgagee, whose address is:

> FV-I, INC. IN TRUST FOR MORGAN STANLEY MORTGAGE CAPITAL HOLDINGS LLC c/o FCI Lender Services Inc 8180 E. Kaiser Blvd Anaheim Hills, CA 92809

LEGAL BEING LOT 10, BLOCK 1/2984 OF H. D. LEWIS SUBDIVISION, AN **DESCRIPTION** ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, OF PROPERTY TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN TO BE SOLD: VOLUME 18, PAGE 83, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS. (the "Property")

REPORTED

PROPERTY 6988 BOB O LINK DR, DALLAS, TX 75214

ADDRESS:

TERMS OF The Substitute Trustee will sell the Property by public auction at the place SALE: and date specified herein.

Pursuant to Section 51.009 of the Texas Property Code, the property will be sold in "AS IS, WHERE IS" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property and the priority of the lien being foreclosed.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Mortgagee and/or Mortgage Servicer thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The sale shall not cover any part of the property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the priority, nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, Substitute Trustee, Mortgagee and/or Mortgage Servicer, or its attorney(s).

The Deed of Trust permits the Mortgagee and/or Mortgage Servicer to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee under the Deed of Trust or Substitute Trustee appointed herein 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.

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.

Signed on the 22 day of Syland , 2025

Respectfully,

JACK O'BOYLE & ASSOCIATES, PLLC

___Jack O'Boyle | SBN: jack@jackoboyle.com

 ✓ Travis H. Gray | SBN: 24044965

travis@jackoboyle.com

Chris Ferguson | SBN: 24069714

chris@jackoboyle.com P.O. Box 815369

Dallas, Texas 75381

P: 972.247.0653 | F: 972.247.0642

ATTORNEYS FOR MORTGAGEE AND/OR ITS

MORTGAGE SERVICER

CERTIFICATE OF POSTING

My name is	, and my address is c/o 2727 Lyndon B. Johnson					son						
Frwy., Suite 525,	Dallas,	TX	75234.	I	declare	under	the	penalty	of	perjury	that	on
	I fil	ed at	the offic	e of	the Dal	las Cou	inty	Clerk and	d ca	used to l	e pos	sted
at the Dallas Count	y courtho	ouse (or other	desig	nated p	lace) th	is no	tice of sa	ıle.			
Signed:				,, == == <u>-</u>								
Declarant's Name:			• ************************************	 \	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		•				,	
Date:												

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NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated September 22, 2020 and recorded under Clerk's File No. 202000259822, in the real property records of Dallas County Texas, with Edgar Alejandro Saantos Hernandez, a single man as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for SecurityNational Mortgage Company, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Edgar Alejandro Saantos Hernandez, a single man securing payment of the indebtedness in the original principal amount of \$174,600.00 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 Edgar Alejandro Saantos Hernandez. PNC Bank, National Association 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. PNC Bank, N.A. is acting as the Mortgage Servicer for the Mortgagee. PNC Bank, N.A., is representing the Mortgagee, whose address is: 3232 Newmark Drive, Miamisburg, OH 45342.

Legal Description:

BEING LOT 30, IN BLOCK "I"/6256, OF HOME GARDENS, UNIT #3, AN ADDITION TO THE CITY OF DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 6, PAGE 166, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 11/04/2025 Earliest Time Sale Will Begin: 10:00 AM

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

4853879

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 John Beazley, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Bruce Miller, Joshua Sanders, Ramiro Cuevas, Matthew Hansen, Daniel Hart, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, JanetPinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Carol Dunmon, Payton Hreha, Jeff Benton, 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 September 23, 2025.

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

Posted and filed by:	
Printed Name:	

C&M No. 44-25-03148

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.

1. Date, Time, and Place of Sale.

DATE: November 4, 2025

TIME: 10:00 AM

<u>PLACE</u>: 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 Commissioners Court

- 2. 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 party of the property. Pursuant to section 50.009 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.
- 3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 16, 2020 and recorded as Instrument Number 202000318612, real property records of Dallas County, Texas.
- 4. **Obligations Secured.** Deed of Trust or Contract Lien executed by William Bradley Duren, securing the payment of the indebtedness in the original principal amount of \$206,250.00, and obligations therein described including by not limited to the promissory note; and all modifications renewals and extensions of the promissory note. Aurora Financial Group, Inc. is the current mortgagee of the note and deed of trust or contract lien.
- 5. **Default.** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.
- 6. Property to be Sold. The property to be sold is described as follows:

 UNIT 9A, IN BUILDING A, OF TURTLE CREEK NORTH CONDOMINIUMS, AN

 ADDITION TO THE CITY OF DALLAS, A CONDOMINIUM PROJECT IN DALLAS

 COUNTY, TEXAS, TOGETHER WITH AN UNDIVIDED INTEREST IN AND TO THE

 LIMITED AND GENERAL COMMON ELEMENTS, AS SAME ARE DEFINED IN THE

 CONDOMINIUM DECLARATION THEREOF, IN VOLUME 78168, PAGE 3428,

 CONDOMINIUM RECORDS; VOLUME 78203, PAGE 1385, VOLUME 79063, PAGE 1792

 DEED RECORDS; VOLUME 90128, PAGE 2355 AND COUNTY CLERK'S FILE NO.

 201400302780, OFFICIAL PUBLIC RECORDS OF COUNTY, TEXAS.

A.P.N. 00000139426240000



7. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Services is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. Midwest Loan Services, Inc. as Mortgage Servicer, is representing the current mortgagee, whose address is:

400 Quincy Street Houghton, Michigan 49931

- 8. Appointment of Substitute Trustee. In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint Jennifer Hooper, Auction.com, LLC, whose address is c/o Brock & Scott, 4225 Wingren Drive, Suite 105, Irving, TX 75602, Substitute Trustee to act under and by virtue of said Deed of Trust.
- 9. **Limitation of Damages.** 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 Mortgager, 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.

Date: <u>9/23/2025</u>

Certificate of Posting

I am	whose address is	1
		I filed this Notice of [Substitute]
		d it to be posted at the location directed by
the Dallas County Commissioners	Court.	-
Declarant's Name:		
Date:		

TX NOS 25-08286 FC01

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated August 26, 2020 and recorded under Clerk's File No. 202000238101, in the real property records of DALLAS County Texas, with Robert Jenkins, a single person as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Summit Funding, Inc., its successors and assigns as Original Mortgagee.

Deed of Trust executed by Robert Jenkins, a single person securing payment of the indebtedness in the original principal amount of \$335,000.00 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 Robert Jenkins. Summit Funding, Inc. 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. PHH Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee. PHH Mortgage Corporation, is representing the Mortgagee, whose address is: 1 Mortgage Way, Mount Laurel, NJ 08054.

Legal Description:

LOT NO. 22, BLOCK NO. E/7298, OF EIGHTH INSTALLMENT OF LAKE HIGHLANDS ESTATES, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 20, PAGE 285, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 11/04/2025 Earliest Time Sale Will Begin: 10:00 AM

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.

44-23-3094 DALLAS

4853867

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 Mortgager, the Mortgager or the Mortgager'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 John Beazley, Logan Thomas, Phillip Pierceall, Terry Waters, Douglas Rodgers, Clay Golden, Bruce Miller, Joshua Sanders, Ramiro Cuevas, Matthew Hansen, Daniel Hart, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, JanetPinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Carol Dunmon, Payton Hreha, Jeff Benton, 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 09/23/2025.

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

Posted and filed by:	
Printed Name:	

C&M No. 44-23-3094

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated May 10, 2006 and recorded under Clerk's File No. 200600204614, in the real property records of DALLAS County Texas, with Justin M. Huse and, Robert A. Elliot as Grantor(s) and Wells Fargo Bank, National Association as Original Mortgagee.

Deed of Trust executed by Justin M. Huse and, Robert A. Elliot securing payment of the indebtedness in the original principal amount of \$167,275.00 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 Justin M. Huse. U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. Selene Finance is acting as the Mortgage Servicer for the Mortgagee. Selene Finance, is representing the Mortgagee, whose address is: 3501 Olympus Blvd. 5th Fl. Ste. 500, Dallas, TX 75019.

Legal Description:

BEING LOT 3 IN BLOCK E/6436 OF ROYAL HILLS ADDITION, 4TH INSTALLMENT, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 26, PAGE 207, MAP RECORDS, DALLAS COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 11/04/2025

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.

44-25-00695 DALLAS

4853785

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, JanetPinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Carol Dunmon, Payton Hreha, Jeff Benton, Thomas Delaney, Danya Gladney, Aaron Demuth, Codilis & Moody, P.C., or Agency Sales and Posting LLC, as Substitute Trustee.

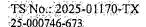
The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is: Codilis & Moody, P.C. 20405 State Highway 249, Suite 170 Houston, TX 77070 (281) 925-5200

Executed on September 22, 2025.

/s/ Sarah A. Trad SBOT No. 24140355, Attorney at Law Codilis & Moody, P.C. 20405 State Highway 249, Suite 170 Houston, TX 77070 (281) 925-5200

Posted and filed by:
Printed Name:

C&M No. 44-25-00695



Notice of [Substitute] Trustee 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:

11/04/2025

Time:

The sale will begin at 12:00 PM or not later than three hours after that time

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 PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS

DESIGNATED BY THE COUNTY COMMISSIONERS

Property Address:

12230 WILLOWDELL DRIVE, DALLAS, TX 75243

- 2. 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. Any conveyance of the property is subject to all matters of record affecting the property.
- 3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 06/16/2004 and recorded 06/28/2004 in Book 2004 123 Page 06332 Document 2947341, real property records of Dallas County, Texas, with BEVERLY MARSHALL, UNMARRIED grantor(s) and FIRST FRANKLIN FINANCIAL CORP., SUBSIDIARY OF NATIONAL CITY BANK OF INDIANA as Lender, Wells Fargo Bank, N.A., not in its individual or banking capacity, but solely in its capacity as the Trustee for First Franklin Mortgage Loan Trust 2004-FF5 Asset-Backed Certificates 2004-FF5 as Beneficiary.
- 4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent 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.
- 5. Obligation Secured: Deed of Trust or Contract Lien executed by BEVERLY MARSHALL, UNMARRIED, securing the payment of the indebtedness in the original principal amount of \$72,250.00, 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., not in its individual or banking capacity, but solely in its capacity as the Trustee for First Franklin Mortgage Loan Trust 2004-FF5 Asset-Backed Certificates 2004-FF5 is the current mortgage of the note and deed of trust or contract lien.

MARRAW 3 HHOL MRAJO YTMUOS

JUSS SEB 52 VW 6:50

Tal Tim

TS No.; 2025-01170-TX 25-000746-673

Notice of [Substitute] Trustee Sale

- 6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.
- 7. Property to be sold: The property to be sold is described as follows:

BEING LOT 24, BLOCK 11/7325 OF SEVENTH SECTION OF HAMILTON PARK, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 33, PAGE 33, MAP RECORDS, DALLAS COUNTY, TEXAS.

8. Mortgage Servicer Information: The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. PHH Mortgage Corporation, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation

PO BOX 24605 West Palm Beach, FL 33416-4605

Phone: 877-744-2506

TS No.: 2025-01170-TX 25-000746-673

Notice of [Substitute] Trustee Sale

9. Limitation of Damages: 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.

Date: September 17, 2025

Andrea Caraveo

C/O Power Default Services, Inc. 7730 Market Center Ave, Suite 100 El Paso, TX 79912 Telephone: 855-427-2204

Fax: 866-960-8298

For additional sale information visit; www.mwzmlaw.com/tx-investors

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

Certificate of Posting

I am Donna Stockman 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 9/25/25 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.

CONVENTIONAL Firm File Number: 18-031050

NOTICE OF TRUSTEE'S SALE

WHEREAS, on July 19, 2005, CLAUDE ODUM AND GUSSIE ODUM, HUSBAND AND WIFE, as Grantor(s), executed a Deed of Trust conveying to ELDON L. YOUNGBLOOD, as Trustee, the Real Estate hereinafter described, to HOME123 CORPORATION 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 3448922 Volume 2005 146, Page 5805, 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, November 4, 2025 between ten o'clock AM and four o'clock PM and beginning not earlier than 10:00AM 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 3, BLOCK 17-8294 OF HIGHLAND HILLS TURNKEY, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 70002, PAGE 2007, MAP RECORDS, DALLAS COUNTY, TEXAS

Property Address:

6451 MOONHILL DRIVE

DALLAS, TX 75241

Mortgage Servicer:

SELECT PORTFOLIO SERVICING, INC.

Mortgagee:

U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE ASSET BACKED SECURITIES CORPORATION HOME EQUITY LOAN TRUST, SERIES NC 2005-HE8, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES NC

2005-HE8

3217 S. DECKER LAKE DR. SALT LAKE CITY, UT 84119

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

Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Payton Hreha 14800 Landmark Blvd, Suite 850

Dallas, TX 75254

WITNESS MY HAND this day September 24, 2025.

Ronny George

Texas Bar No. 24123104

Grant Tabor

Texas Bar No. 24027905

Kathryn Dahlin

Texas Bar No. 24053165

1025 SEP 25 MH 11:30

rgeorge@logs.com
13105 Northwest Freeway, Suite 960
Houston, TX 77040
Telephone No: (713) 462-2565
Facsimile No: (847) 879-4823
Attorneys for U.S. Bank National Association, as trustee, on behalf of the holders of the Asset Backed Securities
Corporation Home Equity Loan Trust, Series NC 2005HE8, Asset Backed Pass-Through Certificates, Series NC 2005-

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.

CONVENTIONAL Firm File Number: 25-043291

NOTICE OF TRUSTEE'S SALE

WHEREAS, on August 1, 2022, AARON BERNABY, as Grantor(s), executed a Deed of Trust conveying to JENNIFER MULDER, as Trustee, the Real Estate hereinafter described, to CARTER FEDERAL CREDIT UNION 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 202200211863, 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, November 4, 2025 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 15, BLOCK B/5040, LOCKHEED HILLS ADDITION, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 8, PAGE 69, MAP RECORDS OF DALLAS COUNTY, TEXAS.

Property Address:

6802 LOCKHEED AVENUE

DALLAS, TX 75209

Mortgage Servicer:

MIDWEST LOAN SERVICES

Mortgagee:

Î

CARTER FEDERAL CREDIT UNION

400 QUINCY ST. **6TH FLOOR**

HANCOCK, MI 49930

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 Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Payton Hreha 14800 Landmark Blvd, Suite 850 Dallas, TX 75254

WITNESS MY HAND this day September 18, 2025.

COUNTY CONNIA CLERK JOHN E WARREN

3025 SEP 25 AM 11:36

Ronny George

Texas Bar No. 24123104

Grant Tabor

Texas Bar No. 24027905

Kathryn Dahlin Texas Bar No. 24053165

rgeorge@logs.com

13105 Northwest Freeway, Suite 960

Houston, TX 77040

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Telephone No: (713) 462-2565 Facsimile No: (847) 879-4823 Attorneys for Carter Federal Credit Union

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.

Deed of Trust Date:	Grantor(s)/Mortgagor(s):		
7/27/2022	JACOB HICKS AND JANILL HICKS, HUSBAND AND WIFE		
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:		
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	Lakeview Loan Servicing, LLC		
("MERS") SOLELY AS A NOMINEE FOR AMERIDREAM			
MORTGAGE GROUP, LLC, ITS SUCCESSORS AND ASSIGNS			
Recorded in:	Property County:		
Volume: N/A	DALLAS		
Page: N/A			
Instrument No: 202200207597			
Mortgage Servicer:	Mortgage Servicer's Address:		
M&T Bank is representing the Current Beneficiary/Mortgagee under a	1 Fountain Plaza,		
servicing agreement with the Current Beneficiary/Mortgagee.	Buffalo, NY 14203		
Date of Sale: 41/4/2025	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 TH	E TEXAS PROPERTY CODE		

Legal Description: LOT 29 AND 30, BLOCK 26/1308, SOUTH PARK ADDITION, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP RECORDED IN VOLUME 99, PAGE 304, MAP RECORDS, DALLAS COUNTY, TEXAS.

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, Daniel Hart, Auction.com LLC, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, or Payton Hreha, 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: 9/19/2025

Thuy Frazier, Attorney McCarthy & Holthus, LLP

1255 West 15th Street, Suite 1060 Plano, TX 75075

Attorneys for M&T Bank

Shelley Ortolani

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

https://sales.mccarthyholthus.com/

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MH File Number: TX-25-107186-POS Loan Type: Conventional Residential

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Deed of Trust Date:	Grantor(s)/Mortgagor(s):		
4/25/2006	ELMA LEE MAYBERRY		
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:		
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	The Bank of New York Mellon as Trustee for CWABS, Inc.		
("MERS") SOLELY AS A NOMINEE FOR OCWEN LOAN SERVICING,	Asset-Backed Certificates, Series 2006-11		
LLC, ITS SUCCESSORS AND ASSIGNS			
Recorded in:	Property County:		
Volume: N/A	DALLAS		
Page: N/A			
Instrument No: 20070021553			
Mortgage Servicer:	Mortgage Servicer's Address:		
Select Portfolio Servicing, Inc. is representing the Current	3217 S. Decker Lake Dr.,		
Beneficiary/Mortgagee under a servicing agreement with the Current	Salt Lake City, UT 84119		
Beneficiary/Mortgagee.			
Date of Sale: 11/4/2025	Earliest Time Sale Will Begin: 10am		
Place of Sale of Property: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS			
DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT,			
PURSUANT TO SECTION 51,002 OF THE TEXAS PROPERTY CODE.			

Legal Description: BEING LOT 46, IN BLOCK 5/7667 OF MOUNTAIN VALLEY ESTATES INSTALLMENT NO. 1, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 565, PAGE 1983, MAP RECORDS, DALLAS COUNTY, TEXAS.

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, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, or Payton Hreha, 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: 9/19/2025

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Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Select Portfolio Servicing, Inc.

Shelley Ortolani

Substitute Trustee c/o Tejas Trustee 1255 West 15th Street, Suite 1060 Plano, TX 75075 https://sales.mccarthyholthus.com/

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CONNIL CLERK JOHN E WARREN

5052 SEP 25 AM 11:36

MH File Number: TX-25-122750-POS Loan Type: Conventional Residential

Deed of Trust Date:	Grantor(s)/Mortgagor(s):		
4/22/2022	JOHN RUBARTH, AN UNMARRIED MAN		
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:		
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	SWBC Mortgage Corporation		
("MERS") SOLELY AS A NOMINEE FOR SWBC MORTGAGE CORP.,			
ITS SUCCESSORS AND ASSIGNS			
Recorded in:	Property County:		
Volume: N/A	DALLAS		
Page: N/A			
Instrument No: 202200115655			
Mortgage Servicer:	Mortgage Servicer's Address:		
Cenlar FSB is representing the Current Beneficiary/Mortgagee under a	425 Phillips Blvd,		
servicing agreement with the Current Beneficiary/Mortgagee.	Ewing, NJ 08618		
Date of Sale: 11/4/2025	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: LOT 25, BLOCK E/6436, OF ROYAL HILLS, 3RD INSTALLMENT, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 33, PAGE 227, MAP RECORDS, DALLAS COUNTY, TEXAS.

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, Daniel Hart, Auction.com LLC, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, or Payton Hreha, 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: 9/18/2025

Thuy Frazier, Attorney McCarthy & Holthus, LLP 1255 West 15th Street, Suite 1060 Plano, TX 75075 Attorneys for Cenlar FSB

Substitute Trustee

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

https://sales.mccarthyholthus.com/

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MH File Number: TX-25-122759-POS Loan Type: Conventional Residential

Deed of Trust Date:	Grantor(s)/Mortgagor(s):			
5/20/2022	ODELL WASHINGTON JR, AN UNMARRIED MAN.			
Original Beneficiary/Mortgagee:	Current Beneficiary/Mortgagee:			
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.	M&T Bank			
("MERS") SOLELY AS A NOMINEE FOR PARAMOUNT				
RESIDENTIAL MORTGAGE GROUP, INC ITS SUCCESSORS AND				
ASSIGNS				
Recorded in:	Property County:			
Volume: N/A	DALLAS			
Page: N/A				
Instrument No: 202200153174				
Mortgage Servicer:	Mortgage Servicer's Address:			
M&T Bank is representing the Current Beneficiary/Mortgagee under a	1 Fountain Plaza,			
servicing agreement with the Current Beneficiary/Mortgagee.	Buffalo, NY 14203			
Date of Sale: 11/4/2025 Earliest Time Sale Will Begin: 10am				
Place of Sale of Property: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS				
DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT,				
PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.				

Legal Description: LOT 34, BLOCK D/7062, CLAREMONT PARK NO. 1, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 42, PAGE 63, PLAT RECORDS, DALLAS COUNTY, TEXAS.

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, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon or Payton Hreha, 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

Dated: 9/24/2025

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Thuy Frazier, Attorney McCarthy & Holthus, LLP 1255 West 15th Street, Suite 1060 Plano, TX 75075 Attorneys for M&T Bank Shelley Ortolani

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

https://sales.mccarthyholthus.com/

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COUNTY CLERK

MH File Number: TX-25-122855-POS Loan Type: VA

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: January 29, 2007	Original Mortgagor/Grantor: TWYLA G. POWER
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR MSU FINANCIAL, LLC D/B/A MORTGAGE SERVICES	Current Beneficiary / Mortgagee: U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST
Recorded in: Volume: N/A Page: N/A Instrument No: 20070041842	Property County: DALLAS
Mortgage Servicer: SELENE FINANCE LP	Mortgage Servicer's Address: 3501 OLYMPUS = BLVD., SUITE 500 DALLAS, TEXAS 75019 = -

^{*} 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.

Secures: Note in the original principal amount of \$205,350.00, executed by TWYLA G. POWER and payable to the order of Lender.

Property Address/Mailing Address: 4827 TREMONT ST, DALLAS, TX 75246

Legal Description of Property to be Sold: THE SOUTHWEST 45.5 FEET OF LOT 13 AND THE NORTHEAST 4.5 FEET OF LOT 14, BLOCK A/795 OF C.C. SLAUGHTER'S SUBDIVISION OF BLOCKS A AND D OF BURKE AND SLAUGHTER'S ADDITION, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 1, PAGE 61 OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT

IN THE NORTHWEST LINE OF TREMONT STREET, (60' R.O.W.), SAID POINT BEING NORTH 45 DEG. 00 MIN. EAST A DISTANCE OF 306.20 FEET FROM THE INTERSECTION OF THE SAID NORTHWEST LINE OF TREMONT STREET WITH THE NORTHEAST LINE OF N. PRAIRIE AVENUE (50' R.O.W.), A 1/2 INCH IRON ROD FOUND FOR CORNER; THENCE NORTH 44 DEG. 23 MIN. 10 SEC. WEST A DISTANCE OF 145.00 FEET TO A POINT IN THE SOUTHEAST LINE OF AN EXISTING ALLEY, A 1/2 INCH IRON ROD SET FOR CORNER; THENCE NORTH 45 DEG. 00 MIN. EAST, ALONG THE SOUTHEAST LINE OF SAID EXISTING ALLEY, A DISTANCE OF 50.00 FEET, A 1/2 INCH IRON ROD FOUND FOR CORNER; THENCE SOUTH 44 DEG. 23 MIN. 10 SEC. EAST A DISTANCE OF 145.00 FEET TO A POINT IN THE SAID NORTHWEST LINE OF TREMONT STREET, SAID POINT BEING SOUTH 45 DEG. 00 MIN. WEST A DISTANCE OF 180.72 FEET FROM THE INTERSECTION OF SAID NORTHWEST LINE OF TREMONT STREET WITH THE SOUTHWEST LINE OF FITZHUGH AVENUE, A 1/2 INCH IRON ROD FOUND FOR CORNER; THENCE SOUTH 45 DEG. 00 MIN. WEST WITH SAID NORTHWEST LINE OF TREMONT STREET A DISTANCE OF 50.00 FEET TO THE PLACE OF BEGINNING.

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Date of Sale: November 4, 2025	Earliest time Sale will begin: 10:00 AM

Place of sale of Property: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE





AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

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.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST, the owner and holder of the Note, has requested Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Jane Kline, Payton Hreha or Chasity Lewallen whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Jane Kiline, Payton Hreha or Chasity Lewalten whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Jane Kline, Payton Hreha or Chasity Lewalten whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, Trustee.

Limitation of Damages: 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 Mortgagor, the Mortgagee, or the Mortgagee's attorney.

SUBSTITUTE TRUSTEE

Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Jane Kline, Payton Hreha on Chasity-Lewallen

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004; PH: (470)321-7112

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: 01/05/2024

Grantor(s): DARROL RICHARDSON, UNMARRIED MAN

Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS

NOMINEE FOR BANK OF AMERICA, N.A., ITS SUCCESSORS AND ASSIGNS

Original Principal: \$443,000.00

Recording Information: Instrument 202400006359

Property County: Dallas

Property: (See Attached Exhibit "A")

Reported Address: 3136 HARMON ST, DALLAS, TX 75215-3027

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: Bank of America, N.A.

Mortgage Servicer: Bank of America, N.A.

Current Beneficiary: Bank of America, N.A.

Mortgage Servicer Address: 7105 Corporate Dr., Plano, TX 75024

SALE INFORMATION:

Date of Sale: Tuesday, the 4th day of November, 2025 **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 Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Payton Hreha, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Andrew Garza, or Luis Terrazas, Xome Inc. and Tejas Corporate Services, LLC, 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. Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Payton Hreha, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Andrew Garza, or Luis Terrazas, Xome Inc. and Tejas Corporate Services, LLC, 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.

JOHN E WARREN COUNTY CLERK CALL AS COUNTY FYLLOW TYNOTHER

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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.

<u>Substitute Trustee(s):</u> Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Payton Hreha, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Andrew Garza, or Luis Terrazas, Xome Inc. and Tejas Corporate Services, LLC, 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

Cer tiffcate of 1 using	
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.	•
	Ву:
	Exhibit "A"

LOT 12, BLOCK 1802, LIBERTY PLACE ADDITION, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 2, PAGE 74, MAP RECORDS, DALLAS COUNTY, TEXAS.

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

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