

FILED

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

2025 OCT -3 PM 1:12

**DATE:** 10/02/2025

**NOTE:** Real Estate Lien Note described as follows:

Date: 12/31/2024

Maker: NIKAO INVESTMENTS, LLC

Payee: TURBO FINANCE, LLC

Original Principal Amount: \$234,509.70

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

Date: 12/31/2024

Grantor: NIKAO INVESTMENTS, LLC

Trustee: Andrew L. Ainsa

Beneficiary: TURBO FINANCE, LLC

Recorded: Document No. 202500001364 in the real property records of Dallas County, Texas

**LENDER:** TURBO FINANCE, LLC

**BORROWER:** Nikao Investments LLC

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

LOT 15, BLOCK 29/6227, of PIEDMONT ADDITION, SECOND INSTALLMENT, an Addition to the City of Dallas, Dallas County, Texas according to the Plat thereof recorded in Volume 19, Page 327 of the Map Records of Dallas County, Texas. Together with all improvements, easements, personal property, intangibles, rents, revenues, contracts, and rights appurtenant to the real property, as described in the Deed of Trust.

**SUBSTITUTE TRUSTEES:**

Aldo R. Lopez  
Rebecca Alvarez  
5822 Cromo Dr.  
El Paso, Texas 79912

Vanessa Herrera  
9601 McAllister Freeway, Suite 901  
San Antonio, Texas 78216

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

11/04/2025, the first Tuesday of the month, to commence at 12:00 p.m. or within three (3) hours after that time.

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

DALLAS, TX, NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS OFFICE.

**RECITALS**

Default has occurred in the payment of the Note and 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.

The Deed of Trust may encumber both real and personal property. Formal notice is now given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and Texas Business and Commerce Code section 9.604(a).

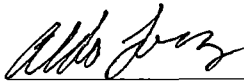
Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute

Trustee's Sale of Property, 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.

#### 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.**

EXECUTED as of October 2, 2025

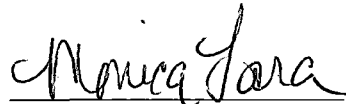
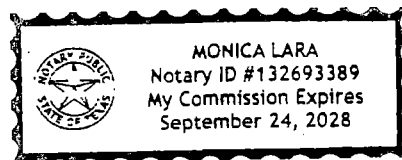


Aldo R. Lopez  
Rebecca Alvarez  
Vanessa Herrera  
Substitute Trustee  
For Turbo Finance, LLC

State of Texas

County of El Paso

Subscribed and sworn to before me, the undersigned authority on this 2nd day of October 2025 by Aldo Lopez, substitute trustee, who personally appeared.

  
Monica Lara

73  
22717

Our Case Number: 23-03000-FC-8

### NOTICE OF TRUSTEE'S SALE

WHEREAS, on October 21, 2019, MELCHOR PEREZ-ZUNIGA, A MARRIED MAN AND MARIA PUENTE, SIGNING PRO FORMA TO PERFECT LIEN, executed a Deed of Trust/Security Instrument conveying to BENJAMIN CARPENTER, as Trustee, the Real Estate hereinafter described, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR CALCON MUTUAL MORTGAGE LLC DBA ONETRUST HOME LOANS ITS SUCCESSORS AND ASSIGNS, in the payment of a debt therein described, said Deed of Trust/Security Instrument being recorded under County Clerk Number 201900325084 in the DEED OF TRUST OR REAL PROPERTY RECORDS of DALLAS COUNTY, TEXAS; and

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 the contingency and in the manner authorized by said Deed of Trust/Security Instrument; 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 01:00 PM or not later than three hours thereafter, I will sell said Real Estate at George Allen Courts Building, 600 Commerce Street, Dallas, TX 75202 in **DALLAS COUNTY, TEXAS** 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 was posted.

Said Real Estate is described as follows: LOT 79, IN BLOCK G/8813, OF SHADY OAKS ESTATES PHASE 3, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED UNDER CLERK'S FILE NO. 201900071168 OF THE OFFICIAL PUBLIC RECORDS OF DALLAS COUNTY, TEXAS.

Property Address: 14253 WRANGLER WAY, DALLAS, TX 75253

Mortgage Servicer: SERVICEMAC

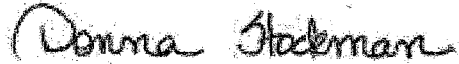
Noteholder: CALCON MUTUAL MORTGAGE LLC DBA ONETRUST  
HOME LOANS  
9726 OLD BAILES RD., SUITE 200, FORT MILL, SC 29707

The Mortgage Servicer is authorized to represent the Noteholder by virtue of a servicing agreement with the Noteholder. 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.

### ACTIVE MILITARY SERVICE NOTICE

**Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**

WITNESS MY HAND this 2 day of Oct, 2025.



Resolve Trustee Services, LLC, Marinosci Law  
Group, PC

Substitute Trustee Address:

Marinosci Law Group, P.C.  
16415 Addison Road, Suite 725  
Addison, TX 75001  
(972) 331-2300

FILED  
2025 OCT -2 AM 11:45  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
DEPUTY

FILED

2025 OCT -2 AM 11:45

**Notice of Substitute Trustee Sale**

22701

T.S. #: 24-13240

JOHN E. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY \_\_\_\_\_ DEPUTY

**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.**

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

Date: **11/4/2025**  
Time: The sale will begin no earlier than **1:00 PM** or no later than three hours thereafter.  
The sale will be completed by no later than **4:00 PM**  
Place: **Dallas County Courthouse in DALLAS, Texas, at the following location: the outside area on the north side of the George Allen Courts Building facing Commerce Street below the overhang. OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

**Property To Be Sold** - The property to be sold is described as follows:

**BEING LOT 3, BLOCK K/6008 OF GLENDALE ADDITION NO. 5, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 29, PAGE 127, MAP RECORDS, DALLAS COUNTY, TEXAS**

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 5/26/2005 and is recorded in the office of the County Clerk of Dallas County, Texas, under County Clerk's File No 3379195, recorded on 6/6/2005, of the Real Property Records of Dallas County, Texas.  
Property Address: 4926 RAND AVENUE DALLAS, TX 75216

Trustor(s): **JESSE MACK HARRIS** Original Beneficiary: **FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK F.S.B.**

Current Beneficiary: **U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE FOR LB-FLAT SERIES VI TRUST** Loan Servicer: **SN Servicing Corporation**

Current Substituted Trustees: **Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Carol Dunmon, Payton Hreha, Janet Pinder, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Rick Snoke, Prestige Default Services, LLC**

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.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary

T.S. #: 24-13240

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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to 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. Pursuant to section 51.0075 of 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.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by JESSE MACK HARRIS AN UNMARRIED MAN. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$117,750.00, executed by JESSE MACK HARRIS AN UNMARRIED MAN, and payable to the order of FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK F.S.B.; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of JESSE MACK HARRIS AN UNMARRIED MAN to JESSE MACK HARRIS. U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE FOR LB-FLAT SERIES VI TRUST is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

**U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE FOR LB-FLAT SERIES VI TRUST c/o SN Servicing Corporation**  
323 5th Street  
Eureka, CA 95501  
800-603-0836

Dated: 10/2/25

Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Carol Dunmon, Payton Hreha, Janet Pinder, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Rick Snoke, Prestige Default Services, LLC



Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732

T.S. #: 24-13240

AFTER RECORDING, PLEASE RETURN TO:  
Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Attn: Trustee Department

FILED

2025 OCT -2 AM 11:45

## Notice of Substitute Trustee Sale

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

T.S. #: 24-13244

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.

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

Date: 11/4/2025  
Time: The sale will begin no earlier than 1:00 PM or no later than three hours thereafter.  
The sale will be completed by no later than 4:00 PM  
Place: Dallas County Courthouse in DALLAS, Texas, at the following location: the outside area on the north side of the George Allen Courts Building facing Commerce Street below the overhang. OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

**Property To Be Sold** - The property to be sold is described as follows:

**SEE ATTACHED EXHIBIT "A"**

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust is dated 5/24/2010 and is recorded in the office of the County Clerk of Dallas County, Texas, under County Clerk's File No 201000142268, recorded on 6/9/2010, of the Real Property Records of Dallas County, Texas.

Property Address: 3016 LOGANWOOD DR DALLAS TX 75227

Trustor(s):	RHETTA HUGHES	Original Beneficiary:	BANK OF AMERICA, N.A., NATIONAL BANKING ASSOCIATION
Current Beneficiary:	U.S. Bank Trust N.A., as Trustee for LB-Flat Series VI Trust	Loan Servicer:	SN Servicing Corporation
Current Substituted Trustees:	Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Brandy Bacon, Jeff Benton, Rick Snoke, Prestige Default Services, LLC		

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.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section

T.S. #: 24-13244

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. Pursuant to section 51.0075 of 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.

**Type of sale** - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by RHETTA HUGHES, AN UNMARRIED WOMAN. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$101,100.00, executed by RHETTA HUGHES, AN UNMARRIED WOMAN, and payable to the order of BANK OF AMERICA, N.A., NATIONAL BANKING ASSOCIATION; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of RHETTA HUGHES, AN UNMARRIED WOMAN to RHETTA HUGHES. U.S. Bank Trust N.A., as Trustee for LB-Flat Series VI Trust is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

**U.S. Bank Trust N.A., as Trustee for LB-Flat Series VI Trust**  
**c/o SN Servicing Corporation**  
**323 5th Street**  
**Eureka, CA 95501**  
**800-603-0836**

Dated: 10/2/25

Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Brandy Bacon, Jeff Benton, Rick Snoke, Prestige Default Services, LLC



Prestige Default Services, LLC  
16801 Addison Road, Suite 350  
Addison, Texas 75001  
Phone: (972) 893-3096 ext. 1035  
Fax: (949) 427-2732

**AFTER RECORDING, PLEASE RETURN TO:**

**Prestige Default Services, LLC**  
**16801 Addison Road, Suite 350**  
**Addison, Texas 75001**  
**Attn: Trustee Department**



**EXHIBIT "A"**

**BEING A TRACT OF LAND SITUATED IN THE CITY OF DALLAS, AND BEING PART OF LOT 48, BLOCK A/6126, OF GREENWOOD TERRACE ADDITION, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 24, PAGE 91, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS, AND BEING THE SAME TRACT OF LAND TO J.P. MORGAN MORTGAGE AS RECORDED IN CLERK'S FILE NO. 200600350625, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:**

**BEGINNING AT A 1/2" IRON ROD FOUND AT THE SOUTHWEST CORNER OF SAID LOT 48 SAME BEING THE NORTHWEST CORNER OF LOT 49 IN SAID BLOCK AND ADDITION AND ALSO BEING IN THE EASTERLY LINE OF LOGANWOOD DRIVE,**

**THENCE N22°06' 'E (REFERENCE BEARING PER DEED) WITH THE EASTERLY LINE OF SAID LOGANWOOD DRIVE A DISTANCE OF 140.0' TO A 1/2" IRON ROD FOUND IN AT THE NORTHWEST CORNER OF SAID LOT 48, SAME BEING THE SOUTHWEST CORNER OF LOT 47 IN SAID BLOCK AND ADDITION**

**THENCE S68°04'37"E WITH THE COMMON LOT LINE OF SAID LOTS 48 AND 47, A DISTANCE OF 128.80 FEET (129.56' DEED) TO A 3/8" IRON FOUND IN A CREEK.**

**THENCE S59°13'43"W (S59°24'11"W DEED) WITH SAID CREEK A DISTANCE OF 93.80' (86.80' DEED) TO A 60D NAIL SET**

**THENCE S26°10'11"W (S29°55'11"W DEED) A DISTANCE OF 55.67' (61.92' DEED) TO A 3/8" IRON ROD SET ON THE COMMON LOT LINE OF SAID LOTS 48 AND 49,**

**THENCE N76°28'05"W (N74°43'13"W DEED) WITH THE COMMON LOT LINE OF SAID LOTS 48 AND 49, A DISTANCE OF 69.0' TO THE POINT OF BEGINNING AND CONTAINING 0.25 ACRES OF LAND, MORE OR LESS.**

**NOTICE OF SUBSTITUTE TRUSTEE SALE**

<b>Deed of Trust Date:</b> 5/31/2018	<b>Grantor(s)/Mortgagor(s):</b> RICHARD K ALAND, A SINGLE MAN
<b>Original Beneficiary/Mortgagee:</b> MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR SOUTHERN STAR CAPITAL LLC DBA RELIANCE MORTGAGEITS SUCCESSORS AND ASSIGNS	<b>Current Beneficiary/Mortgagee:</b> Wilmington Trust, National Association, not in its individual capacity but solely as Delaware Trustee of SMRF Trust VI-A
<b>Recorded in:</b> <b>Volume:</b> N/A <b>Page:</b> N/A <b>Instrument No:</b> 201800145732	<b>Property County:</b> DALLAS
<b>Mortgage Servicer:</b> Select Portfolio Servicing, Inc. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	<b>Mortgage Servicer's Address:</b> 3217 S. Decker Lake Dr., Salt Lake City, UT 84119
<b>Date of Sale:</b> 11/4/2025	<b>Earliest Time Sale Will Begin:</b> 10am
<b>Place of Sale of Property:</b> 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 NO. 13, BLOCK NO. D/8229, OF BENT TREE VILLAGE NO. 3, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN VOLUME 79201, AT PAGE 1468, OF THE MAP RECORDS OF 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.

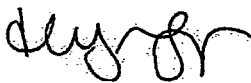
The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical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

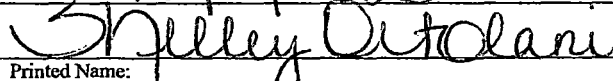
**NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS 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: 10/1/2025



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

Dated: 10/1/2025



Printed Name:

**Shelley Ortolani**

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

**MH File Number:** TX-25-111164-POS  
**Loan Type:** Conventional Residential

FILED  
2025 OCT -2 AM 11:35  
JOHN E. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY: M4 DEPUTY

NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE  
SERVICING (ALW)  
JONES, SHEILA  
3764 KIEST VALLEY PARKWAY, DALLAS, TX 75233

CONVENTIONAL

Firm File Number: 25-042998

**NOTICE OF TRUSTEE'S SALE**

WHEREAS, on January 24, 2007, SHEILA JONES, UNMARRIED PERSON AND CLEA NICOLE JOHNSON, UNMARRIED PERSON, as Grantor(s), executed a Deed of Trust conveying to THOMAS F. VETTERS, as Trustee, the Real Estate hereinafter described, to OPTION ONE MORTGAGE 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 20070039660, 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 7, BLOCK 8/6985, REVISION-KEIST VALLEY, FIRST INSTALLMENT, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 68179, PAGE 1834, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

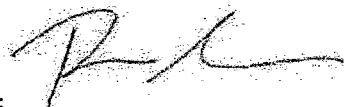
Property Address:	3764 KIEST VALLEY PARKWAY DALLAS, TX 75233
Mortgage Servicer:	NEWREZ LLC, D/B/A SHELLPOINT MORTGAGE SERVICING
Mortgagee:	WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2007-5, ASSET-BACKED CERTIFICATES, SERIES 2007-5 601 OFFICE CENTER DRIVE SUITE 100 FORT WASHINGTON, PA 19034

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  
Auction.com LLC  
1 Mauchly  
Irvine, CA 92618

WITNESS MY HAND this day October 1, 2025.

By:   
Ronny George  
Texas Bar No. 24123104  
Grant Tabor  
Texas Bar No. 24027905  
Kathryn Dahlin  
Texas Bar No. 24053165

FILED  
2025 OCT -2 AM 11:34  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
DEPUTY

rgeorge@logs.com  
13105 Northwest Freeway, Suite 960  
Houston, TX 77040  
Telephone No: (713) 462-2565  
Facsimile No: (847) 879-4823  
Attorneys for Wells Fargo Bank, National Association as  
Trustee for Option One Mortgage Loan Trust 2007-5,  
Asset-Backed Certificates, Series 2007-5

**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active military service to the sender of this notice immediately.**

FILED

**Notice of Substitute Trustee's Sale**

2025 SEP 30 PM 3:14

Substitute Trustee: Georgia Berthelot by Appointment of Substitute Trustee dated June 11, 2025, and filed June 13, 2024, with the County Clerk of Dallas County, Texas, Instrument No. 202500122357.

Substitute Trustee's Address: Baker, Donelson, Bearman, Caldwell & Berkowitz, PC  
1301 McKinney Street, Suite 3700  
Houston, TX 77010

Mortgagee: Truist Bank

Mortgagee's Address: 214 N. Tyron Street, Charlotte, North Carolina  
28202-1078

Mortgage Servicer:

Mortgage Servicer's Address:

Note: U.S. Small Business Administration Note dated September 28, 2022, by The Present House Holdings, LLC payable to Truist Bank in the stated principal amount of \$3,520,000.00.

Deed of Trust: Deed of Trust, Assignment of Leases and Rents and Security Agreement dated September 28, 2022, by Chalon N. Clark, as grantor/trustor, to J. Bradford Simpson, as trustee, for the benefit of Truist Bank as beneficiary, recorded September 29, 2022, as Document No. 202200258779 in the Official Records of Dallas County, Texas

Property to be Sold: The land situated in Dallas County, Texas, more particularly described on Exhibit A attached hereto and incorporated herein by reference, together with all improvements, fixtures, and appurtenances located thereon or appertaining thereto, and all personal property secured by the security agreement included in the Deed of Trust

Date of Sale (first Tuesday of month): November 4, 2025

Time of Sale: 10:00 a.m. or not later than three hours thereafter

Place of Sale:

The North Side of the George Allen Courts Building  
facing 600 Commerce Street Below the overhang, or  
as designated by the County Commissioners.

Default has occurred in the payment of the indebtedness evidenced by the Note, and the same now being fully due, the Mortgagee has requested the Substitute Trustee described herein, whom Mortgagee has appointed as trustee under the Deed of Trust, to sell the Property to be Sold in accordance with the terms of the Deed of Trust.

Accordingly, notice is given that on the Date of Sale, Substitute Trustee will offer the Property to be Sold for sale at public auction at the Place of Sale, to the highest bidder for cash (except that Mortgagee may bid a credit against the indebtedness secured by the Deed of Trust), "AS IS, WHERE IS," without any representation or warranty, express or implied. THERE WILL BE NO WARRANTY RELATED TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.

This sale will be conducted subject to any prior matters of record affecting the Property to be Sold, if any, if such matters were recorded prior to the date of recordation of the Deed of Trust and were not subordinated to the Deed of Trust. Prospective bidders are urged to examine the applicable property records to determine the nature and extent of such matters, if any. 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 Grantor, Mortgagee, or the Substitute Trustee.

If Mortgagee decides to postpone, withdraw, or reschedule the sale for another day, the Substitute Trustee need not appear on the Date of Sale at the Place of Sale to announce the postponement, withdrawal or rescheduling; instead, notice of any postponed or rescheduled sale will be posted, filed and noticed in accordance with the requirements under the Deed of Trust and the Texas Property Code. Such posting, filing and noticing may occur after the Date of 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.**

/s/ Georgia Berthelot  
Georgia Berthelot  
Baker, Donelson, Bearman, Caldwell & Berkowitz, PC  
1301 McKinney Street, Suite 3700  
Houston, Texas 77010

Dated: 9/30/2025

**CERTIFICATE OF POSTING**

My name is Georgia Berthelot, and my address is 1301 McKinney St. Suite 3700, Houston, TX 77010. I declare under penalty of perjury that on September 30, 2025, I caused to be posted at the Dallas County Courthouse (or other designated place) this notice of sale.

Signed: /s/ Georgia Berthelot

Date: September 30, 2025

**EXHIBIT A**  
**(Description of Real Property)**

**Tract I [Fee Simple]:**

Lot 18, in Block AJ142, of Intown Homes at Farmers Market, an addition to the City of Dallas, Dallas County, Texas, according to the Map or Plat thereof recorded in/under Clerk's File No. 201300055785, of the Plat Records, Dallas County, Texas.

**Tract II [Easement Estate]:**

Easement Estate as created and defined by that certain Shared Access Area Easement and Private Land Use Restrictions, dated 5/1/2012, executed by Fenway Development, Inc., filed 5/10/2012, recorded in/ under Clerk's File No. 201200135261, Real Property Records, Dallas County, Texas, as corrected and filed 6/25/2012, recorded in Clerk's File No. 201200181555, of the Real Property Records, Dallas County, Texas.



FILED

2025 SEP 29 PM 12:27

JOHN F. WARREN  
COUNTY CLERK

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

T.S. #: 2025-14184-TX

**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.**

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

Date: **11/4/2025**  
Time: **The earliest time the sale will begin is 10:00 AM**, or within three (3) hours after that time.  
Place: **Dallas County Courthouse, Texas, at the following location: 600 Commerce St Dallas, Tx 75202 NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET**  
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

**Property To Be Sold** - The property to be sold is described as follows:

Being Lot 26, Block T/6640, First Section of Oakland Hills, an Addition in the City of Dallas, Texas, according to the plat recorded in Volume 28, Page 141, Map Records, Dallas County, Texas.

**Commonly known as:** 7328 ARBORCREST DRIVE DALLAS, TX 75232

**Instrument to be Foreclosed** - The instrument to be foreclosed is the Deed of Trust dated **9/17/2021** and recorded in the office of the County Clerk of Dallas County, Texas, recorded on **9/21/2021** under County Clerk's File No **202100281878**, in Book -- and Page -- along with Correction Instrument recorded 05/16/2025 as Instrument No. 202500102112, of the Real Property Records of Dallas County, Texas.

<b>Grantor(s):</b>	<b>Keith A. Henson, Sr., a single man</b>
<b>Original Trustee:</b>	<b>Michael H. Patterson</b>
<b>Substitute Trustee:</b>	<b>Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Trustee LLC, Brandy Bacon, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Payton Hreha, Jeff Benton, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Abstracts/Trustees of Texas, LLC, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Graylin Jackson, Russell Stockman, Jamie Dworsky, Angela Cooper, Jeff Benton, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Andrew Garza, Luis Terrazas, Stockman Foreclosure Services inc.</b>
<b>Original Mortgagee:</b>	<b>Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Equity Prime Mortgage LLC, its successors and assigns</b>

T.S. #: 2025-14184-TX

**Current Mortgagee:** Freedom Mortgage Corporation

**Mortgage Servicer:** Freedom Mortgage Corporation

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 referenced property securing the above referenced loan.

**Terms of 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 mortgagee 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 cash on the day the property is sold.

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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of 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.

**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$243,000.00, executed by Keith A. Henson, Sr., a single man, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Equity Prime Mortgage LLC, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

**Freedom Mortgage Corporation**  
**11988 EXIT 5 PKWY BLDG 4**  
**FISHERS IN 46037-7939**  
**Phone: (855) 690-5900**

**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

T.S. #: 2025-14184-TX

Dated: 9/29/25

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Trustee LLC, Brandy Bacon, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Payton Hreha, Jeff Benton, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Kathy Arrington, Janet Pinder, Abstracts/Trustees of Texas, LLC, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, George Hawthorne, Ed Henderson, Graylin Jackson, Russell Stockman, Jamie Dworsky, Angela Cooper, Jeff Benton, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Andrew Garza, Luis Terrazas, Stockman Foreclosure Services inc.



---

c/o Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC  
214 5th Street, Suite 205  
Huntington Beach, California 92648

715

## NOTICE OF FORECLOSURE SALE

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OR ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

**1. Property to Be Sold.** The property to be sold is described as follows: LOT 14, BLOCK 3/7566, OF CREEKSIDE AT CARTER SQUARE, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY TEXAS. ACCORDING TO THE PLAT THEREOF RECORDED IN CLERK'S FILE NO. 200600088686, MAP RECORDS, DALLAS COUNTY, TEXAS.

**2. Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 05/15/2023 and recorded in Document 202300095125 real property records of Dallas County, Texas.

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

Date: 11/04/2025

Time: 10:00 AM

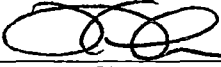
Place: Dallas County, Texas at the following location: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS OFFICE or as designated by the County Commissioners Court.

**4. Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the deed of trust.

**5. Obligations Secured.** The Deed of Trust executed by DELLA JAMES AND ADRIAN JAMES, provides that it secures the payment of the indebtedness in the original principal amount of \$394,250.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NewRez LLC d/b/a Shellpoint Mortgage Servicing is the current mortgagee of the note and deed of trust and SHELLPOINT MORTGAGE SERVICING is mortgage servicer. A servicing agreement between the mortgagee, whose address is NewRez LLC d/b/a Shellpoint Mortgage Servicing c/o SHELLPOINT MORTGAGE SERVICING, 17000 Katy Freeway, Suite 300, Houston, TX 77094 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

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

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

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

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

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 10/2/25 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.

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

2025 OCT -2 AM 11:47

FILED

910

## 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 OR ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

1. **Property to Be Sold.** The property to be sold is described as follows: BEING LOT 46, IN BLOCK A/8683, OF MOUNTAIN TERRACE ADDITION, AN ADDITION TO THE CITY OF DALLAS, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 2003251, PAGE 28, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

2. **Obligor (the "Obligor").** RUBY AGUINAGA

3. **Association (the "Association").** VILLAGES OF MOUNTAIN CREEK HOMEOWNERS ASSOCIATION, INC., c/o REAL TIME RESOLUTIONS, INC., 1349 EMPIRE CENTRAL DRIVE, SUITE 1300, DALLAS, TX 75247.

4. **Declaration (the "Declaration").** The Declarations of Covenants, Conditions, and Restrictions governing the above-referenced Property are recorded in Book 2001050, Page 05412 and Document Number 1311159 on March 13, 2001 of the real property records of Dallas County, Texas.

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

Date: 11/04/2025

Time: 12:00 PM

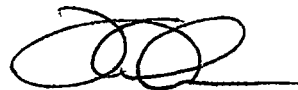
Place: Dallas County, Texas at the following location: NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS OFFICE or as designated by the County Commissioners Court.

6. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. 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. The sale of the above-referenced property is subject to superior liens, if any, as provided for in the Declaration and/or at law.

7. **Obligations Secured.** The Property is governed by the Declaration, which grants the Association authority to levy assessments against each property owner and which provides that all unpaid sums assessed by the Association shall constitute a lien (the "Lien") against the Property. The Declaration further vests in the Association or its agents the right to enforce the Lien through the power of sale granted therein. The Obligor, by acceptance of the deed to the Property, expressly agreed to abide by the terms, conditions, and provisions of the Declaration, including timely payment of duly levied assessments against each property owner.

A default has occurred in the payment of sums assessed by the Association against the Property, and the Association has demanded payment of the delinquent amount from Obligor as required by law, but the amount remains unpaid. The Association has appointed a substitute trustee(s) for the Association to enforce the Lien and sell the Property.

8. **Order to Foreclose.** The Association obtained an Order allowing foreclosure of the Property from the 191st District Court of Dallas County on 11/13/2024 under Cause No. DC-24-15192. Mountain Terrace Addition



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

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

Certificate of Posting

I am Donna Stockman, Substitute Trustee, whose address is c/o AYT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 10/2/25 I filed this Notice of Trustee's 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.

FILED  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY


2025 OCT -2 AM 11:46

FILED

FILED

2025 OCT -2 PM 12:53

**Notice of Trustee's Sale**

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY  DEPUTY

Date: October 1, 2025

Trustee: Kim R. Thorne

Trustee's Address: 123 W. Main St, 3<sup>rd</sup> Floor, Grand Prairie, Dallas County, TX 75050

Mortgagee: Karl Broberg

Mortgagee's Address: PO Box 532121, Grand Prairie, Dallas County, TX 75053-2121

Note: \$60,000.00

Deed of Trust

Date: October 17, 2017

Grantor: Juan Ricardo Lira Orta and Naomi Mancha

Mortgagee: Karl Broberg

Recording information: Vendor's Lien retained in Deed filed as Document Number 201700296076 in the Official Public Records of Dallas County, Texas; Deed of Trust filed as Document Number 201700296077 in the Official Public Records of Dallas County, Texas.

Property: Being Lot 19, Block 8/5374, of Loveland Subdivision, an addition to the City of Dallas, Dallas County, Texas, according to the plat recorded in Volume 16, Page 235, Plat Records, Dallas County, Texas. The property address is 2226 Winthrop Drive, Dallas, Texas.

County: Dallas

Date of Sale (first Tuesday of month): November 4, 2025

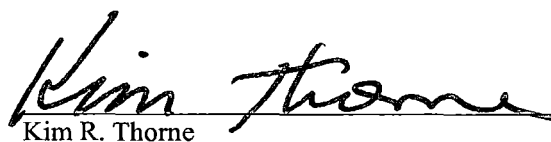
Time of Sale: 10:00 a.m. – 1:00 p.m.

Place of Sale: 600 Commerce Street, Dallas, Texas, outside on the north side of the George Allen Courts Building facing Commerce Street below the overhang

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.

Kim R. Thorne is the Trustee under the Deed of Trust. Mortgagee has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION. The sale will begin at the Time of Sale or not later than three hours thereafter. This sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.



Kim R. Thorne  
Thorne & Skinner  
123 W. Main St, 3<sup>rd</sup> Floor  
Grand Prairie, TX 75050  
972.264.1614