

1034 HOLLOW OAK ROAD
LANCASTER, TX 75134

FILED
2025 OCT 13 PM 12:51
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY

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NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

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

1. **Date, Time, and Place of Sale.**

Date: November 04, 2025

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

Place: THE AREA OUTSIDE ON THE NORTHSIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET BELOW THE OVERHANG OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. **Terms of Sale.** Cash.

3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated July 25, 2006 and recorded in Document INSTRUMENT NO. 200600279586 real property records of DALLAS County, Texas, with JUAN CARLOS CERDA AND SPOUSE LILIA ROCHA HERNANDEZ, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JUAN CARLOS CERDA AND SPOUSE LILIA ROCHA HERNANDEZ, securing the payment of the indebtednesses in the original principal amount of \$141,934.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. CITIMORTGAGE, INC. is the current mortgagee of the note and Deed of Trust or Contract Lien.

5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

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

c/o CENLAR FSB
425 PHILLIPS BLVD
EWING, NJ 08618



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

The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead ROBERT FORSTER, JEFF FLEMING, ISRAEL SAUCEDO OR RYAN BOURGEOIS whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is Donna Stockman, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 10/13/25 I filed at the office of the DALLAS County Clerk and caused to be posted at the DALLAS County courthouse this notice of sale.



Declarants Name: Donna Stockman

Date: 10/13/25

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DALLAS

EXHIBIT "A"

LOT 18, BLOCK CC, OF MEADOWVIEW PHASE FIVE, AN ADDITION TO THE CITY OF LANCASTER, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF AS RECORDED IN VOLUME 2005090, PAGE 238 OF THE MAP RECORDS, DALLAS COUNTY, TEXAS.

Notice of Foreclosure Sale

Date: November 4, 2025

Governing Documents: Described as follows:

Association: HEARTHSTONE ADDITION PHASES 1A, 1B, 2 AND 3 HOA INC.

Filed Date: 07/07/2003

Recorded: Document Number 2415734 in the Real Property Records of Dallas County, Texas

Debtor(s): KELDRICK D LANE AND KARMIN C LANE

Legal Description: LOT 5, BLOCK E, HEARTHSTONE PHASE 3 ADDITION SUBDIVISION AN ADDITION TO THE CITY OF LANCASTER, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 2005106 PAGE 112, MAP RECORDS DALLAS COUNTY, TEXAS (Commonly known as 518 Hearthstone Dr., Dallas, TX 75146)

Local Address: 518 HEARTHSTONE DR., DALLAS, TX 75146

Substitute Trustee: James W. King, Renee Roberts, Marc Henry, Edye Patterson, David Garvin, Jeff Benton, Brandy Bacon, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Jamie Dworsky, Angela Cooper Brown, Kelly Goddard

Substitute Trustee's Address: 6420 WELLINGTON PLACE, BEAUMONT, TEXAS 77706

Foreclosure Sale:

Date: November 4, 2025

Time: The sale of the Property will be held between the hours of 11:00 a.m. and 2:00 p.m. local time; the earliest time at which the Foreclosure Sale will begin is 11:00 a.m. and not later than three hours thereafter.

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

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 the Association's or its assignees' bid may be by credit against the indebtedness.

Recitals:

Default has occurred due to a failure to pay the Assessments due to the Association. Because of that default, the Association has requested Substitute Trustee to sell the Property.

Formal notice is hereby given of the Association's election to proceed against and sell the real property described in the Governing Documents in accordance with the Association's rights and remedies under the Governing Documents and as authorized by the Order.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Governing Documents, and applicable Texas law.

If the Association passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Governing Documents and Texas law.

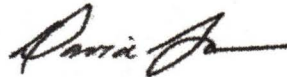
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Governing Documents, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Governing Documents. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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 Governing Documents.** 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, **Substitute 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 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.

Dated: October 6, 2025



James W. King, Renee Roberts, Marc Henry, Edye Patterson, David Garvin, Jeff Benton, Brandy Bacon, Michelle Schwartz, Guy Wiggs, David Stockman, Donna Stockman, Janet Pinder, Jamie Dworsky, Angela Cooper Brown, Kelly Goddard
Substitute Trustee
6420 Wellington Place
Beaumont, Texas 77706
(409) 860-9000 – Telephone
(409) 860-9199 – Facsimile
jwk@offermanking.com

A-M/Romero-Yanez/20956/

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: October 14, 2025

NOTE:

DATE: February 21, 2020
AMOUNT: \$70,000.00
MAKER: Francisco Monzon Romero and Erica Ramirez Yanez
PAYEE: Vincent Bustamante

DEED OF TRUST:

DATE: February 21, 2020
GRANTOR: Francisco Monzon Romero and Erica Ramirez Yanez
BENEFICIARY: Vincent Bustamante
COUNTY WHERE PROPERTY IS LOCATED: Dallas
TRUSTEE: Jordan R. Hesse
RECORDING INFORMATION: Document No. 202000052762, Official Public Records of Dallas County, Texas

PROPERTY: Being the West 100 feet of Lot 15, and the East 100 feet of Lot 16, of Stonebrook Addition, an Addition to the City of Lancaster, Texas, according to the map thereof recorded in Volume 68140, Page 1720, Map Records, Dallas County, Texas.

LENDER/HOLDER NOW: A & M Heritage Holdings, Ltd., dba A & M Investment

BORROWER/DEBTOR NOW: Francisco Monzon Romero and Erica Ramirez Yanez

SUBSTITUTE TRUSTEE: David Garvin or Jeff Benton or Brandy Bacon or Michelle Schwartz or Guy Wiggs or David Stockman or Donna Stockman or Janet Pinder or Jamie Dworsky or Angela Cooper Brown or Kelly Goddard

SUBSTITUTE TRUSTEE'S MAILING ADDRESS: 8101 Boat Club Road, # 320, Fort Worth, TX 76179

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

November 4, 2025, being the first Tuesday of the month, to commence at 11:00 a.m., or within three hours thereafter.

FILED

2025 OCT 14 PM 3:02

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

BY _____ DEPUTY

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

"In the area designated by the Commissioners Court of such County, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

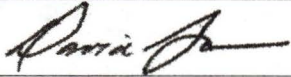
Default has occurred in the payment of the Note and in performance of the obligations of the Deed of Trust which secures the Note. Because of such default, Lender, the holder of the Note, has requested Substitute Trustee to sell the Property. Notice is given that before the sale the Beneficiary may appoint another person Substitute Trustee to conduct the sale.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, in accordance with Lender's rights and remedies under the Deed of Trust and Section 9.501(d) of the Texas Business and Commerce Code (Texas UCC).

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, Substitute Trustee, will sell the Property at public auction, by public sale, to the highest bidder for cash, "AS IS," or other form of payment acceptable to Substitute Trustee, in accordance with the Deed of Trust. THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.

ARMED SERVICES NOTICE EFFECTIVE SEPTEMBER 1, 2011

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.



David Garvin or Jeff Benton or Brandy Bacon or
Michelle Schwartz or Guy Wiggs or David Stockman
or Donna Stockman or Janet Pinder or Jamie Dworsky
or Angela Cooper Brown or Kelly Goddard, Substitute Trustee