

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: 10/30/2024

Maker: NIKAO INVESTMENTS LLC

Payee: TURBO FINANCE, LLC

Original Principal Amount: \$123,684.05

DEED OF TRUST: Deed of Trust described as follows:

Date: 10/30/2024

Grantor: NIKAO INVESTMENTS LLC

Trustee: Andrew L. Ainsa

Beneficiary: TURBO FINANCE, LLC

Recorded: Document No. 202400222040 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 4, BLOCK 12, of EL ROSA ADDITION, an Addition to the City of Mesquite, Dallas County, Texas according to the map or plat thereof recorded in Volume 39, Page 83 of the Map and/or Plat 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 10:00 a.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

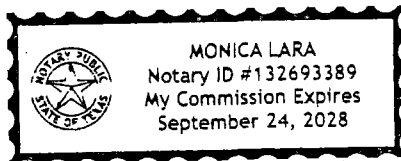


Aldo R. Lopez
Rebecca Alvarez
Vanessa Herrera
Substitute Trustee
For Turbo Finance, LLC

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

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 09, 2019 and recorded under Clerk's File No. 201900214177, in the real property records of Dallas County Texas, with Gerardo Verde and Soledad Verde, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Bank of England, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Gerardo Verde and Soledad Verde, husband and wife securing payment of the indebtedness in the original principal amount of \$80,995.00 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 Gerardo Verde. PHH Asset Services LLC 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:

UNIT 6, BUILDING B, OF VILLAGE EAST CONDOMINIUMS, A CONDOMINIUM REGIME IN THE CITY OF MESQUITE, DALLAS COUNTY, TEXAS, TOGETHER WITH ANY LIMITED COMMON ELEMENTS AND THE UNDIVIDED PERCENTAGE INTEREST IN THE GENERAL COMMON ELEMENTS APPURTENANT THERETO, ACCORDING TO CONDOMINIUM DECLARATION RECORDED IN VOLUME 83248, PAGE 3033, VOLUME 83251, PAGE 40, VOLUME 84047, PAGE 527, VOLUME 84133, PAGE 3806 AND VOLUME 84219, PAGE 1939, CONDOMINIUM 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



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AM 11:36
WARREN
CLERK
DALLAS COUNTY
DEPUTY

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.

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, Janet Pinder, 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 09/30/2025.

/s/ Nicole M. Bartee SBOT No. 24001674, 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. 44-25-03105

25-03854

203 FIELDING DR, MESQUITE, TX 75149

FILED

**NOTICE OF FORECLOSURE SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEE**

2025 OCT -2 AM 11:36

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

BY MY DEPUTY

Property:

The Property to be sold is described as follows:

Lot 10, Block G, Rolling Wood Hills Addition, an Addition to the City of Mesquite, Dallas County, Texas, according to the Map or Plat thereof recorded in Volume 21, Page 263, of the Plat Records of Dallas County, Texas.

Security Instrument:

Deed of Trust dated January 13, 2023 and recorded on February 3, 2023 at Instrument Number 2023-202300019023 in the real property records of DALLAS County, Texas, which contains a power of sale.

Sale Information:

November 4, 2025, at 1:00 PM, or not later than three hours thereafter, at the north side of the George Allen Courts Building facing Commerce Street below the overhang, or as designated by the County Commissioners Court.

Terms of Sale:

Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured:

The Deed of Trust executed by LOCKETT IN GLOBAL SOLUTIONS, INC secures the repayment of a Note dated January 13, 2023 in the amount of \$202,500.00. WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR IBIS HOLDINGS A TRUST, whose address is c/o Selene Finance LP, 9990 Richmond Avenue Suite 100, Houston, TX 770424546, is the current mortgagee of the Deed of Trust and Note and Selene Finance LP is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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.

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.



4854553

Mary Company

De Cubas & Lewis, P.C.
Mary Company, Attorney at Law
PO Box 5026
Fort Lauderdale, FL 33310

Shelley Ortolani

Substitute Trustee(s) 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||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

c/o De Cubas & Lewis, P.C.
PO Box 5026
Fort Lauderdale, FL 33310

Certificate of Posting

I, _____, declare under penalty of perjury that on the _____ day of _____, 20____, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of DALLAS County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

25-04035

927 POWELL RD, MESQUITE, TX 75149

FILED

2025 OCT -2 AM 11:36

**NOTICE OF FORECLOSURE SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEE**

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY

BY MM DEPUTY

Property:

The Property to be sold is described as follows:

Being Lot 2, Block A, Valley View Heights Addition, an Addition to the City of Mesquite, Dallas County, Texas, according to the Plat recorded in Volume 30, Page 161, Map Records, Dallas County, Texas.

Security Instrument:

Deed of Trust dated January 13, 2023 and recorded on January 20, 2023 at Instrument Number 202300012437 in the real property records of DALLAS County, Texas, which contains a power of sale.

Sale Information:

November 4, 2025, at 11:00 AM, or not later than three hours thereafter, at the north side of the George Allen Courts Building facing Commerce Street below the overhang, or as designated by the County Commissioners Court.

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Obligation Secured:

The Deed of Trust executed by LOCKETT IN GLOBAL SOLUTIONS INC secures the repayment of a Note dated January 13, 2023 in the amount of \$262,500.00. WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR IBIS HOLDINGS A TRUST, whose address is c/o Selene Finance LP, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042-4546, is the current mortgagee of the Deed of Trust and Note and Selene Finance LP is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

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4854559

Mary Company

De Cubas & Lewis, P.C.
Mary Company, Attorney at Law
PO Box 5026
Fort Lauderdale, FL 33310

Shelley Ortolani

Substitute Trustee(s): 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||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

c/o De Cubas & Lewis, P.C.
PO Box 5026
Fort Lauderdale, FL 33310

Certificate of Posting

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