

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.

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 4th day of November, 2025
Time: 10am or not later than three hours after that time
Place: AT NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING
COMMERCE STREET OR AS DESIGNATED BY THE COUNTY
COMMISSIONER'S OFFICE in Dallas County, Texas.

TERMS OF SALE: CASH

2025 SEP 25 AM 11:36
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
BY: [Signature]

FILED

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: July 1, 2004
Grantor(s): Rafael M. Casanova and wife, Neisy Perez
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Willow Bend Mortgage Company, its successors and assigns
Original Principal: \$168,900.00
Recording Information: Deed Inst.# 2963346, Deed Book 2004130, Deed Page 1970
Current Mortgagee/Beneficiary: Metropolitan Life Insurance Company
Secures: The Promissory Note (the "Note") in the original principal amount of \$168,900.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County: Dallas
Property Description: (See Attached Exhibit "A")
Property Address: 10410 Wood Drive, Rowlett, TX 75089
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: Shellpoint Mortgage Servicing
Mortgage Servicer Address: 75 Beattie Place, Suite 300 Greenville, SC 29601

SUBSTITUTE TRUSTEE(S):

McCalla Raymer Leibert Pierce, LLP, Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon or Payton Hreha

SUBSTITUTE TRUSTEE ADDRESS:

1320 Greenway Drive, Suite 780 Irving, TX 75038

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.

/s/ Coury Jacocks

Coury Jacocks - Bar #: 24014306

Attorney for Metropolitan Life Insurance Company

Coury.Jacocks@mccalla.com

1320 Greenway Drive, Suite 780

Irving, TX 75038

(469) 942-7141 Office

(469) 469-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am _____ whose address is _____. I declare

under penalty perjury that _____ 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.

Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

EXHIBIT "A"

Being Lot 9R, Block SS, of WATERVIEW PHASE 8C, an Addition to the City of ROWLETT, DALLAS County, Texas, according to the Replat thereof recorded in Volume 2003102, Page 68, Map Records, DALLAS County, Texas

7D

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: BEING LOT 10, IN BLOCK 3, OF SPRINGFIELD ADDITION, SECTION FOUR, AN ADDITION TO THE CITY OF ROWLETT, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 87040, PAGE 2438, OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 05/02/2007 and recorded in Document 20070172947 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 RONI-SUE CAHILL AND RICHARD T. CAHILL, provides that it secures the payment of the indebtedness in the original principal amount of \$123,745.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Citibank, N.A., not in its individual capacity but solely as Owner Trustee of New Residential Mortgage Loan Trust 2019-RPL3 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 Citibank, N.A., not in its individual capacity but solely as Owner Trustee of New Residential Mortgage Loan Trust 2019-RPL3 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 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 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.

FILED
2025 SEP 25 AM 9:27
JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
PROPERTY