

FILED

2025 SEP 15 PM 2:26

JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE
[Commercial Property]

WHEREAS, on February 16, 2018, First Universal Management Company, a Delaware corporation (the "**Grantor**"), executed that certain Deed of Trust (with Security Agreement and Assignment of Rents) for the benefit of Graham Mortgage Corporation (the "**Beneficiary**"), such being recorded on February 23, 2018 with the County Clerk of Dallas County, Texas as Document Number 201800047689 (as modified by that certain First Modification of Deed of Trust Note and Deed of Trust (with Security Agreement and Assignment of Rents) dated July 14, 2021 recorded as Document Number 202100216817 in Official Records of Dallas County, Texas, the "**Modification**", together the "**Deed of Trust**"), conveying to David G. Drumm, as Trustee (the "**Trustee**"), certain real property and other property described therein (the "**Property**") to secure payment of all indebtedness owed or to be owing to the Beneficiary (the "**Indebtedness**") including, without limitation, the indebtedness evidenced by that certain Deed of Trust Note dated February 16, 2018 given by Grantor to Beneficiary in the original principal amount of \$350,000.00 (together with the Modification, the "**Note**"); and

WHEREAS, Beneficiary is the legal and equitable owner and holder of the Indebtedness secured by said Deed of Trust;

WHEREAS, Beneficiary has appointed Theodore R. Harrington, Chandler M. Webb or Austin Gilleland as Substitute Trustee, pursuant to its power and authority under said Deed of Trust and/or the Texas Property Code, by instrument dated July 17, 2024, recorded on July 17, 2024, as Document Number 202400142700 in the Official Public Records of Dallas County, Texas; and

WHEREAS, defaults have occurred in the payment of the Indebtedness, and Beneficiary has requested the undersigned or any substitute trustee under the Deed of Trust to sell the Property on Tuesday, the 7th day of October, 2025 (the "**Subject Foreclosure**");

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on Tuesday, the 7th day of October, 2025, between 10:00 a.m. and 1:00 p.m., I, Trustee or any other substitute trustee under the Deed of Trust will sell the Property secured by the Deed of Trust at the door of the County Courthouse (or such other location) designated by the Dallas County Commissioner's Court as the location for such sales in Dallas County, Texas, to the highest bidder for cash. The earliest time the sale will begin is 10:00 a.m. Pursuant to applicable law, the sale will begin at such time or within three hours thereafter.

The Property is located in the County of Dallas, State of Texas, as more particularly described on Exhibit A, attached hereto and incorporated herein. The Property includes both real and personal property, and formal notice is hereby given of Beneficiary's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Beneficiary's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

The Subject Foreclosure will be made expressly subject to any title matters set forth in the Deed of Trust and all prior matters of record affecting the Property, if any, to the extent they remain in force and effect and have not been subordinated to the Deed of Trust. The Subject Foreclosure will not cover any part of the Property that has been released of public record from the lien or security interest of the Deed of Trust by Beneficiary. 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 in its "**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 substitute trustee and/or Trustee reserve the right to set further reasonable conditions for conducting the Subject Foreclosure. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by said substitute trustee or 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.

WITNESS MY HAND this 15th day of September, 2025.



**Chandler M. Webb, Substitute Trustee
Carrington, Coleman, Sloman &
Blumenthal, LLP
901 Main Street, Suite 5500
Dallas, Texas 75202**

EXHIBIT A

PROPERTY

Being Lot 12, Block 5 of Northlake Woodlands East Phase 5, an Addition to the City of Coppell, Dallas County, Texas, according to the Map thereof recorded in Volume 84051, Page 2353, of the Map Records of Dallas County, Texas.

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JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY

BY _____ DEPUTY

NOTICE OF SUBSTITUTE TRUSTEE'S SALE
[Commercial Property]

WHEREAS, on July 14, 2021, First Universal Management Company, a Delaware corporation (the "**Grantor**"), executed that certain (Second Lien) Deed of Trust (with Security Agreement and Assignment of Rents) for the benefit of Graham Mortgage Corporation, a Texas corporation (the "**Beneficiary**"), such being recorded on July 21, 2021 with the County Clerk of Dallas County, Texas as Document Number 202100216818 (as affected by that certain First Modification of Deed of Trust Note and Deed of Trust (with Security Agreement and Assignment of Rents) dated July 14, 2021 recorded as Document Number 202100216817 in Official Records of Dallas County, Texas, the "**Modification**", together the "**Deed of Trust**"), conveying to David G. Drumm, as Trustee (the "**Trustee**"), certain real property and other property described therein (the "**Property**") to secure payment of all indebtedness owed or to be owing to the Beneficiary (the "**Indebtedness**") including, without limitation, the indebtedness evidenced by that certain (Second) Deed of Trust Note dated July 14, 2021 given by Grantor to Beneficiary in the original principal amount of \$60,000.00 (as affected by the Modification, the "**Note**"); and

WHEREAS, Beneficiary is the legal and equitable owner and holder of the Indebtedness secured by said Deed of Trust;

WHEREAS, Beneficiary has appointed Theodore R. Harrington, Chandler M. Webb or Austin Gilleland as Substitute Trustee, pursuant to its power and authority under said Deed of Trust and/or the Texas Property Code, by instrument dated July 17, 2024, recorded on July 17, 2024, as Document Number 202400142701 in the Official Public Records of Dallas County, Texas; and

WHEREAS, defaults have occurred in the payment of the Indebtedness, and Beneficiary has requested the undersigned or any substitute trustee under the Deed of Trust to sell the Property on Tuesday, the 7th day of October, 2025 (the "**Subject Foreclosure**");

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on Tuesday, the 7th day of October, 2025, between 10:00 a.m. and 1:00 p.m., I, Trustee, or any other substitute trustee under the Deed of Trust will sell the Property secured by the Deed of Trust at the door of the County Courthouse (or such other location) designated by the Dallas County Commissioner's Court as the location for such sales in Dallas County, Texas, to the highest bidder for cash. The earliest time the sale will begin is 10:00 a.m. Pursuant to applicable law, the sale will begin at such time or within three hours thereafter.

The Property is located in the County of Dallas, State of Texas, as more particularly described on Exhibit A, attached hereto and incorporated herein. The Property includes both real and personal property, and formal notice is hereby given of Beneficiary's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Beneficiary's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

The Subject Foreclosure will be made expressly subject to any title matters set forth in the Deed of Trust and all prior matters of record affecting the Property, if any, to the extent they remain in force and effect and have not been subordinated to the Deed of Trust. The Subject Foreclosure will not cover any part of the Property that has been released of public record from the lien or security interest of the Deed of Trust by Beneficiary. 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 in its "**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 substitute trustee and/or Trustee reserve the right to set further reasonable conditions for conducting the Subject Foreclosure. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by said substitute trustee and/or 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.

WITNESS MY HAND this 15th day of September, 2025.

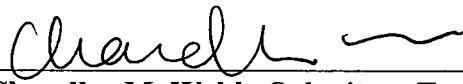

Chandler M. Webb, Substitute Trustee
Carrington, Coleman, Sloman &
Blumenthal, LLP
901 Main Street, Suite 5500
Dallas, Texas 75202

EXHIBIT A

PROPERTY

Being Lot 12, Block 5 of Northlake Woodlands East Phase 5, an Addition to the City of Coppell, Dallas County, Texas, according to the Map thereof recorded in Volume 84051, Page 2353, of the Map Records of Dallas County, Texas.

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: SEPTEMBER 8, 2025

NOTE: Adjustable Rate Mortgage Note, as renewed, modified, or extended, described as follows:

Date: May 12, 2000
Maker: Raymond Odimegwu
Payee: World Savings Bank, FSB
Original Principal Amount: \$244,930.00

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

Date: May 12, 2000
Grantor: Raymond Odimegwu
Trustee: Gary Bradley
Beneficiary: World Savings Bank, FSB
Recorded: Document No. 995432 Real Property Records, DALLAS County, Texas

LENDER: Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust X-A

BORROWER: Raymond Odimegwu

PROPERTY: The real property described as follows:

Commonly known as: 118 WOODLAND COVE, COPPELL, TEXAS 75019

Legally described as: LOT 28, IN BLOCK A, OF FOREST COVE PHASE 2, AN ADDITION TO THE CITY OF COPPELL, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 98032, PAGE 10, MAP RECORDS, DALLAS COUNTY, TEXAS, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF***

THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.

SUBSTITUTE TRUSTEE: DAVID GARVIN, JEFF BENTON, BRANDY BACON, MICHELLE SCHWARTZ, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, JAMIE DWORSKY, ANGELA COOPER, KELLY GODDARD

Substitute Trustee's Mailing Address:

c/o 8080 Park Ln., Ste. 700
Dallas, Texas 75231

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

OCTOBER 7, 2025, the first Tuesday of the month, to commence at 11:00 AM or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In DALLAS County, Texas, in the area designated by the Commissioners Court of such County, pursuant to Section 51.002 of the Texas Property Code (if no such place is designated, then the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

RECITALS

Default has occurred in the payment of the Note and/or 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.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

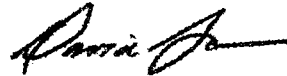
Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or 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.

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.

EXECUTED effective as of SEPTEMBER 8, 2025.

SUBSTITUTE TRUSTEE

Sign: _____



Print: David Garvin