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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.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE AND
APPOINTMENT OF 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.

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate L.Scott Horne as Substitute Trustee to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under section 51.002 Texas property code as amended, and to proceed with a foreclosure of the Deed of Trust line securing the payment of the note.

WHEREAS, default has occurred in the payment of said herein referenced indebtedness and the same is now wholly due and the Mortgagee 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.

Notice is hereby given that on Tuesday, the 2nd day of September 2025; the undersigned will conduct a Substitute Trustee's Sale under the terms of the Deed of Trust described below. Such interests in the following described property as are secured by the Deed of Trust herein described will be sold at public auction to the highest bidder for cash. The sale will be conducted with the understanding that the trustee is acting in a representative capacity, and not individually, and that the trustee shall have no personal liability by reason of any matter arising out of such sale. The earliest time the sale will begin is 10:00 o'clock, A.M., but the sale may begin not later than three (3) hours after that time. The sale will take place at the county courthouse of Dallas County, Texas, at the area designated by the Commissioner's Court of such county where such sales are to take place. If no such area has been so designated, the area in which the sale will take place are the steps of the building now known as the George Allen Courts Building, 600 Commerce St., Dallas, Texas 75202.

2025 AUG 12 AM 10:14

FILED

Date of Deed of Trust: November 4, 2013

Maker: Melissa Truelove

Original Trustee named in Deed of Trust: Sheila Ballard

Original amount of Secured Indebtedness: \$36,000.00

Original Beneficiary named in Deed of Trust: Two Chip, Inc.

Property described in Deed of Trust:

Being a Part of Lot 1 in Block 1 on BUFORD JETT SUBDIVISION, and Addition to the City of Balch Springs, Dallas County, Texas, according to the Map recorded in Volume 10, Page 271 Map Records of Dallas County, Texas and being more particularly described as follows:

Beginning at a point in the West line of Jett Cut-off, (50 foot street) said point being the Northeast corner of Lot 1;

Thence South 64.7 feet along said West line of Jett Cut-off, and the East line of said Lot 1;

Thence Westerly 200.0 feet;

Thence North 61.8 feet parallel to said West line of Jett Cut-off, to a point in the North line of said Lot 1;

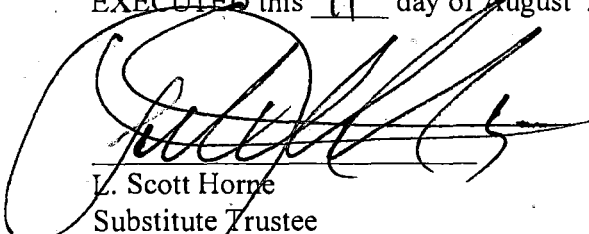
Thence Easterly 200.0 feet along the North line of Lot 1 to the Place of Beginning.

Said Deed of Trust is recorded under Document No. 201300389845 in the Deed of Trust Records of Dallas County, Texas.

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. Two Chip, Inc. is representing themselves through their attorneys and their address is :

Horne & Associates, P.C.
1795 Northwest Highway
Garland, TX 75041

EXECUTED this 11 day of August 2025

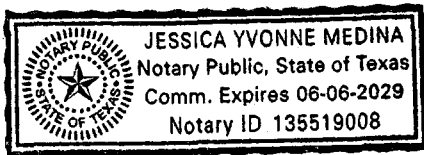


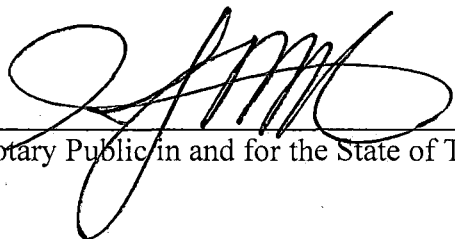
L. Scott Horne
Substitute Trustee
1795 Northwest Highway
Garland, Texas 75041
972-271-1700

ACKNOWLEDGMENT

THE STATE OF TEXAS §
 §
COUNTY OF DALLAS §

This instrument was acknowledged before me on the 11 day of August, 2025, by L.Scott Horne known to me personally or by driver's license, in the capacity therein stated.





Notary Public in and for the State of Texas

AFTER RECORDING RETURN TO:
Horne & Associates, PC
1795 Northwest Highway
Garland, Texas 75041

PREPARED IN THE LAW OF:
Horne & Associates, PC
1795 Northwest Highway
Garland, Texas 75041