

1278 HAYES ST
CEDAR HILL, TX 75104

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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: September 02, 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 August 15, 2019 and recorded in Document INSTRUMENT NO. 201900215970 real property records of DALLAS County, Texas, with JASMINE VALDEZ, AN UNMARRIED WOMAN, grantor(s) and BANK OF AMERICA, N.A., mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by JASMINE VALDEZ, AN UNMARRIED WOMAN, securing the payment of the indebtednesses in the original principal amount of \$191,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. BANK OF AMERICA, N.A. 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. BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP
7105 CORPORATE DRIVE
PLANO, TX 75024

BY JTH
COUNTY CLERK
JOHN F. WARDEN
2025 AUG 11 PM 12:12

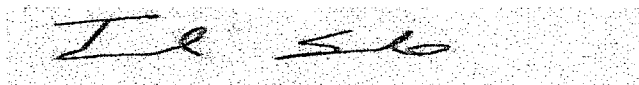


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THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE 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 JOHN BEAZLEY, LOGAN THOMAS, PHILLIP PIERCEALL, TERRY WATERS, DOUGLAS RODGERS, CLAY GOLDEN, BRUCE MILLER, RAMIRO CUEVAS, CARY CORENBLUM, MATTHEW HANSEN, JOSHUA SANDERS, AUCTION.COM, MICHELLE SCHWARTZ, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, STOCKMAN FORECLOSURE SERVICES INC., ROBERT FORSTER, JEFFREY 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 8/11/25 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: 8/11/25

1278 HAYES ST
CEDAR HILL, TX 75104

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DALLAS

EXHIBIT "A"

LOT 4, BLOCK 15, CEDAR CREST ADDITION, PHASE II-A-1, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR. PLAT RECORDED IN VOLUME 2002240, PAGE 00109, MAP RECORDS OF DALLAS COUNTY, TEXAS.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on the 11th day of May, 2023, TC Mass Properties, LLC (the "Grantor"), executed a Deed of Trust conveying to Scott R. Valby, Trustee, the Property hereinafter described, to secure Cairn Lending, LLC in payment of the indebtedness therein described, said Deed of Trust was duly recorded in the Official Public Records of Real Property of Dallas County, Texas; and

WHEREAS, Cairn Lending, LLC is the owner and holder of the Note and has appointed the undersigned as Substitute Trustee under the Deed of Trust in the manner authorized by the Deed of Trust; and

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder of said debt has requested the undersigned to sell the Property to satisfy said indebtedness;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, the 2nd day of September, 2025, between the hours of 11:00 A.M. and 2:00 P.M., I will sell the Property to the highest bidder for cash, at the North Side of the George Allen Courts Building Facing Commerce Street below the overhang or where the Commissioners Court has designated such sales to take place. The courthouse is located at 600 Commerce Street, Dallas, Texas 75202.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee(s) may bind and obligate the Grantor to warrant title to the property under the terms of the Deed of Trust, conveyance of the property shall be made "AS IS" "WHERE IS" without any representations and warranties whatsoever, express or implied, and subject to all matters of record affecting the property.

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 send of this notice immediately.

Said Property is described as follows:

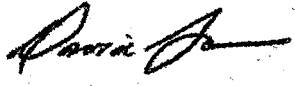
1. LOT 136, LAKE RIDGE, SECTION 2, AN ADDITION TO THE CITY OF CEDAR HILL, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 95157, PAGE 974 OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.
2. ALL INTEREST OF GRANTOR IN AND TO THE IMPROVEMENTS NOW OR HEREAFTER ERECTED ON THE PROPERTY AS MORE SPECIFICALLY SET FORTH IN THE ABOVE REFERENCED DEED OF TRUST.

Witness my hand this the 12 day of August, 2025.

ADDRESS OF SUBSTITUTE TRUSTEE:

Foreclosure Services, LLC
8101 Boat Club Road, Suite 320
Fort Worth, Texas 76179

Return to:
Cairn Lending
1305 Riverview Dr
Arlington, TX 76012

By: 
David Garvin, Substitute Trustee

FILED
2025 AUG 12 PM 1:45
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY DEPUTY

FILED

NOTICE OF ASSESSMENT LIEN SALE 2025 AUG 12 PM 1:38

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

WHEREAS, on or about June 15, 2022, a Notice of Lien was filed in the Deed Records of Dallas County, Texas, covering the real property herein described concerning default in the payment of the indebtedness owing by Owen Crawford, the present owner of said real property, to Hidden Lakes (Cedar Hill) Homeowner's Association, Inc. (the "Association"); and

WHEREAS, the said Owen Crawford has continued to default in the payment of her indebtedness to the Association and the same is now wholly due, and the Association, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to the Association;

NOW, THEREFORE, notice is hereby given that on Tuesday, September 2, 2025, between 10 o'clock a.m. and 4 o'clock p.m., the Association will sell said real estate Outside on the north side of the George Allen Courts Building facing Commerce Street below the overhang, Dallas County, Texas, Dallas County, Texas, to the highest bidder for cash, subject to all superior liens and encumbrances of record. The earliest time at which said sale will begin will be 12:00 o'clock noon, and the sale will take place not later than three (3) hours after that time.

Said real estate is described as follows:

Lot 11, Block D, Hidden Lakes, Parkerville Holdings, Phase One, an Addition to the City of Cedar Hill, Dallas County, Texas, according to the Plat Recorded in Instrument No. 20070105016, Map Records, Dallas County, Texas (915 Hidden Lakes Drive)

WITNESS my hand this 11th day of August, 2025

HIDDEN LAKES (CEDAR HILL)
HOMEOWNER'S ASSOCIATION, INC.

By: Jason R. Reed
Jason R. Reed, Substitute Trustee
Riddle & Williams, P.C.
3811 Turtle Creek Blvd, Suite 500
Dallas, Texas 75219

The within notice was posted by me on the ____ day of _____, 2025, at the Dallas County Courthouse in Dallas, Texas.

CAUSE NO. DC-23-05446

IN RE: ORDER FOR FORECLOSURE
CONCERNING

915 Hidden Lakes Drive
Cedar Hill, TX 75104

UNDER TEX. R. CIV. PROC. 736

AND OWEN CRAWFORD

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IN THE DISTRICT COURT OF

DALLAS COUNTY, TEXAS

116TH JUDICIAL DISTRICT

ORDER FOR FORECLOSURE

On August 25, 2023, the Application for Foreclosure under Tex. R. Civ. Proc. 736 in the above-entitled cause of action (the "Application") was presented to the Court. Hidden Lakes (Cedar Hill) Homeowner's Association, Inc. (the "Association"), Petitioner herein, seeks an order pursuant to Tex. R. Civ. Proc. 736 to foreclose the Association's assessment lien against 915 Hidden Lakes Drive, Cedar Hill, Texas 75104, and further described as follows:

Lot 11, Block D, Hidden Lakes, Parkerville Holdings, Phase One, an Addition to the City of Cedar Hill, Dallas County, Texas, according to the Plat Recorded in Instrument No. 20070105016, Map Records, Dallas County, Texas (915 Hidden Lakes Drive) (hereinafter the "Property").

The Court finds that the Association's Application complies with Rule 736.1 of the Tex. R. Civ. Proc. The Court further finds that Respondent filed a response to the Application, and that Respondent was provided reasonable notice of the hearing conducted by the Court on the Application. The Court finds that the name and last known address of each respondent is as follows:

Owen Crawford
915 Hidden Lakes Drive
Cedar Hill, Texas 75104

The Court further finds as follows:

1. This proceeding is brought in the county in which all or part of the real property encumbered by the lien sought to be foreclosed is located.
2. The Association is governed by the Declaration of Covenants, Conditions and Restrictions for Hidden Lakes (the "Declaration"), as corrected and supplemented from time to time.
3. The Property is subject to and governed by the Declaration.
4. By virtue of Respondent's acquisition of the Property, Respondent agreed to and became obligated by the Declaration to pay to the Association all assessments for the expense of administration, maintenance, upkeep and repair of the Community as assessed in accordance with the Declaration, as more particularly shown in Article IV of the Declaration.
5. Article IV, Section 4.1 of the Declaration creates an assessment lien against the Property to secure payment of assessments and other charges pursuant to Tex. R. Civ. Proc. 735.1(c) and Tex. Prop. Code 209.0092.
6. Article IV, Section 4.8 of the Declaration further provides that the Association may foreclose its assessment lien by appropriate judicial or non-judicial proceedings.
7. During the period of Respondent's ownership, Respondent has been assessed maintenance fees in a non-discriminatory manner based on Respondent's ownership of the Property.
8. Article IV, Sections 4.1 and 4.8 of the Declaration and Texas Property Code 5.006 provide for recovery of attorney's fees and expenses incurred in the

collection of delinquent assessments.

9. As of April 14, 2023, Respondent was 39 months in default in his obligations to the Association for a total of Three Thousand Nine Hundred and Sixty Four Dollars and Fifty Cents (\$3,964.50).
10. Respondent has been notified of the amounts due and unpaid attributed to Respondent's failure to pay the assessments and other charges by notice letter dated November 3, 2021.
11. A Notice of Lien was filed on or about June 15, 2022 at Instrument No. 202200167213 in the office of the County Clerk of Dallas County, Texas, and Respondent was notified of same by letter dated June 14, 2022.
12. The Association afforded Respondent thirty (30) days to cure the default pursuant to the June 14, 2022 letter, and such opportunity to cure the default has expired.
13. Prior to filing this Application, the Association performed all actions required under applicable law and the terms of the Declaration required prior to foreclosing the Association's assessment lien against the Property.

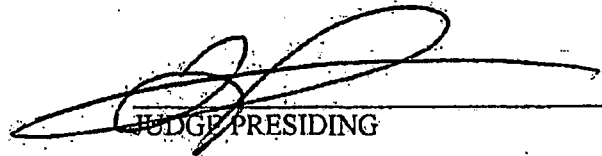
THE COURT THEREFORE GRANTS the Association's Application for Foreclosure under Tex. R. Civ. Proc. 736.

IT IS THEREFORE ORDERED that the Association may proceed with a foreclosure of its assessment lien on the Property under the terms of the Association's Declaration and Texas Property Code Section 51.002; and

IT IS FURTHER ORDERED that the Association shall send Respondent a copy of this Order with the notice of foreclosure sale sent to Respondent; and

IT IS FURTHER ORDERED that the Association may communicate with Respondent and all third parties as may be reasonably necessary to conduct the foreclosure sale of the Property.

SIGNED ON August 29, 2023



JUDGE PRESIDING