2645 LOCKSLEY CHASE IRVING, TX 75061

00000009426370

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:

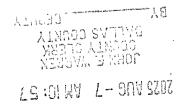
THE AREA OUTSIDE ON THE NORTHSIDE OF THE GEORGE ALLEN COURTS BUILDING FACING

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 February 09, 2005 and recorded in Document VOLUME 2005047, PAGE 11130 real property records of DALLAS County, Texas, with CANDICE E STONE AKA CANDICE ELAYNE STONE, AN UNMARRIED PERSON, grantor(s) and BANK OF AMERICA, N.A., mortgagee.
- 4. Obligations Secured. Deed of Trust or Contract Lien executed by CANDICE E STONE AKA CANDICE ELAYNE STONE, AN UNMARRIED PERSON, securing the payment of the indebtednesses in the original principal amount of \$66,350.00, 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







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 herby remove the original trustee and all successor substitute trustees and appoints in their steed SHELLEY ORTOLANI, MICHELE HREHA, MARY MANCUSO,R FRANCESCA ORTOLANI, CAROL DUNMON, JANE KLINE, PAYTON HREHA, CHASITY LEWALLEN, GUY WIGGS, DAVID STOCKMAN, BRIAN HOOPER, MIKE JANSTA, MIKE HAYWARD, ANGELA ANDERSON, JAY JACOBS, ANDREW GARZA, AND LUIS TERRAZAS, BRENDA WIGGS, DONNA STOCKMAN, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, MICHELLE SCHWARTZ OR JAMIE DWORSKY 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.

and the exception of following but using	to the beneficiary uniform.
Il si	
Israel Saucedo	
	Certificate of Posting
My name is Donna Stockman Addison, Texas 75001-4320. I de	, and my address is c/o 4004 Belt Line Road, Suite 100, clare under penalty of perjury that on 8/7/25
of the DALLAS County Clerk and caus	sed to be posted at the DALLAS County courthouse this notice of sale.
Donna Stoc	leman.
Declarants Name: Donna Stockman	

Date: 8/7/25

2645 LOCKSLEY CHASE IRVING, TX 75061

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DALLAS

EXHIBIT "A"

BEING LOT 22, BLOCK 10, OF SHERWOOD FOREST ADDITION, INSTALLMENT, NO. 3, REVISION OF LOTS 1 & 2 IN BLOCK 9, 10, & 12 OF INSTALLMENT NO, 2, AN ADDITION TO THE CITY OF IRVING TEXAS, ACCORDING TO THE PLAT RECORDED IN VOLUME 46, PAGE 1 OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

NOTICE OF ASSESSMENT LIEN SALE

2025 AUG -6 PH 12: 31,

STATE OF TEXAS

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COUNTY OF DALLAS

JOHN F. WARREN COUNTY CLERK SALLAS COUNTY

WHEREAS, the property herein described is subject to the 2024 Amended and Restated Declaration of Covenants, Conditions and Restrictions on and for the Hackberry Creek Residential Community, recorded on November 6, 2024, as Instrument No. 202400226094 in the Official Public Records of Dallas County, Texas, (including any amendments thereof or supplements thereto is hereinafter referred to, collectively, as the "Declaration"). The Declaration provides for the payment of assessments secured by a lien on the Lot of the non-paying owner.

WHEREAS, Hackberry Creek Home Owners Association on December 9, 2020, January 14, 2021, April 18, 2022, and June 14, 2023, sent notice of default in payment of assessments to MOHAMMAD KAMAL and QUDSIA LUBNA MIRZA, his wife, being the reputed owners or current owners of said real property; and

WHEREAS, the said MOHAMMAD KAMAL and QUDSIA LUBNA MIRZA, his wife, have continued to default in the payment of their indebtedness to Hackberry Creek Home Owners Association and the same is now wholly due, and Hackberry Creek Home Owners 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 Hackberry Creek Home Owners Association.

NOW, THEREFORE, notice is hereby given that on Tuesday, the 2nd day of September, 2025, between 10:00 a.m. and 4:00 p.m., Hackberry Creek Home Owners Association will sell the herein described real estate (including any improvements thereon) at public auction at the area outside on the north side of the George Allen Courts Building facing Commerce Street below the overhang, 600 Commerce Street, Dallas, Dallas County, Texas, or as designated by the Dallas County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 1:00 p.m., and the sale will take place not later than three (3) hours thereafter.

Said real estate is particularly described on Exhibit A attached hereto which is incorporated herein by reference for all purposes.

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.

SIGNED: August 6, 2025.

HACKBERRY **OWNERS ASSOCIATION**

CREEK

HOME

Judd A. Austin, III

Its:

Duly Authorized Agent

STATE OF TEXAS

COUNTY OF DALLAS

BEFORE ME, the undersigned Notary Public on this day personally appeared Judd A. Austin, III, Duly Authorized Agent for Hackberry Creek Home Owners Association, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, on August 6, 2025.



otary Public, State of Texas

AFTER RECORDING, PLEASE RETURN TO:

Judd A. Austin, Jr., Judd A. Austin, III, Vinay B. Patel, Kristen Pierce, Parrish S. Nicholls, and Claudia Zissman-Monzon Henry Oddo Austin & Fletcher, P.C. 1717 Main Street, Suite 4600 Dallas, Texas 75201

EXHIBIT "A"

Lot 3, Block C, of HACKBERRY CREEK ESTATES, Phase II, an Addition to the City of Irving, Dallas County, Texas, according to the Map thereof recorded in Volume or Cabinet 91187, Page or Slide 2197, Map or Plat Records, Dallas County, Texas (the "Property").

NOTICE OF ASSESSMENT LIEN SALE & AUG -6 PM 12: 34

STATE OF TEXAS §
COUNTY OF DALLAS §

on the Lot of the non-paying owner.

WHEREAS, the property herein described is subject to the Declaration and Master Deed for Del Paseo Town Homes (A Condominium) and Condominim By-Laws filed on February 9, 1978 as Instrument No. 197800526073 in the Official Public Records of Dallas County, Texas (including any amendments thereof or supplements thereto is hereinafter referred to, collectively,

as the "Declaration"). The Declaration provides for the payment of assessments secured by a lien

WHEREAS, Del Paseo Town Homes Association on March 12, 2025, April 29, 2025, and June 4, 2025, sent notice of default in payment of assessments to CAMILLE A. BINBEK, a married person, being the reputed owners or current owners of said real property; and

WHEREAS, the said CAMILLE A. BINBEK, a married person, has continued to default in the payment of their indebtedness to Del Paseo Town Homes Association and the same is now wholly due, and Del Paseo Town Homes 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 Del Paseo Town Homes Association.

NOW, THEREFORE, notice is hereby given that on Tuesday, the 2nd day of September, 2025, between 10:00 a.m. and 4:00 p.m., Del Paseo Town Homes Association will sell the herein described real estate (including any improvements thereon) at public auction at the area outside on the north side of the George Allen Courts Building facing Commerce Street below the overhang, 600 Commerce Street, Dallas, Dallas County, Texas, or as designated by the Dallas County Commissioners for such sales, to the highest bidder for cash, subject to all unpaid ad valorem taxes, superior liens and encumbrances of record, and a statutory right of redemption. The earliest time at which said sale will begin will be 1:00 p.m., and the sale will take place not later than three (3) hours thereafter.

Said real estate is particularly described on Exhibit A attached hereto which is incorporated herein by reference for all purposes.

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.

SIGNED: August 6, 2025.

DEL PASEO TOWN HOMES ASSOCIATION

By:

Judd A. Austin, III

Its: Duly Authorized Agent

STATE OF TEXAS

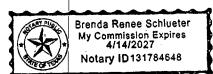
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COUNTY OF DALLAS

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BEFORE ME, the undersigned Notary Public on this day personally appeared Judd A. Austin, III, Duly Authorized Agent for Del Paseo Town Homes Association, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, on August 6, 2025.



Notary Public, State of Texas

AFTER RECORDING, PLEASE RETURN TO:

Judd A. Austin, Jr., Judd A. Austin, III, Vinay B. Patel, Kristen Pierce, Parrish S. Nicholls, and Claudia Zissman-Monzon Henry Oddo Austin & Fletcher, P.C. 1717 Main Street, Suite 4600 Dallas, Texas 75201

EXHIBIT "A"

Unit 1111, Building H, DEL PASEO TOWNHOMES, a condominium project in the City of Irving, Dallas County, Texas, according to the Declaration and Master Deed as recorded in Volume 78028, Page 450, Condominium Records of Dallas County, Texas. (the "Property").