

FILED

**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.

BY \_\_\_\_\_ DEPUTY

NOTICE IS HEREBY GIVEN THAT BECAUSE THE DEFAULT IN PERFORMANCE OF THE OBLIGATIONS OF THE DEED OF TRUST, SUBSTITUTE TRUSTEE WILL SELL THE PROPERTY BY PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH AT THE PLACE AND DATE SPECIFIED TO SATISFY THE DEBT SECURED BY THE DEED OF TRUST.

**INSTRUMENT / DEED OF TRUST TO BE FORECLOSED**

Recording Information: 201200303096 Deed of Trust Date: 10/01/2012  
Grantor(s)/Mortgagor(s): WILFRED KIPTARUS, A SINGLE PERSON  
Original Mortgagee: WELLS FARGO BANK, NATIONAL ASSOCIATION  
Current Mortgagee: Wilmington Trust, National Association not in its individual capacity  
Original Principal Amount: \$132,550.00 solely as Owner Trustee of OSAT Trust 2021-1

**PROPERTY TO BE SOLD**

Property Address: 5106 Petersburg Drive, Rowlett, TX 75088

County: Dallas

Property Description: LOT 35, BLOCK 3, HARBORVIEW ADDITION NO. 3, AN ADDITION TO THE CITY OF ROWLETT, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP/PLAT RECORDED IN VOLUME 97214, PAGE 2715, MAP/PLAT RECORDS, DALLAS COUNTY, TEXAS.

**FORECLOSURE SALE INFORMATION**

Place of Sale: On the north side of the George Allen Courts Building facing Commerce Street below the overhang, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner Court.

Sale Date: 09/02/2025 Sale Time: 1:00 PM – 4:00 PM

The sale will begin at the earliest time stated above or within three hours after that time. The sale will be conducted as public auction and the property will be sold to the highest bidder for cash, except that lender's bid may be by credit against the indebtedness secured by the line of the Deed of Trust.

Pursuant to Texas Property Code § 51.0075(a), Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

Pursuant to Texas Property Code § 51.009, purchaser acquires the foreclosed property as is without any expressed or implied warranties, at the purchaser's own risk.



It is the responsibility of prospective bidders to ascertain the property status and suitability for the intended purpose. Bidders should exercise due diligence and caution throughout the bidding process. Prospective bidders are reminded that by law the Foreclosure Sale will be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been released or subordinated to the Deed of Trust or Contract Lien.

Select Portfolio Servicing is acting as the mortgage servicer and authorized to represent the mortgagee, Wilmington Trust, National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2021-1, by virtue of servicing agreement with the mortgagee. Pursuant to the servicing agreement and Texas Property Code § 51.0025, the mortgage servicer, Select Portfolio Servicing is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above.

Select Portfolio Servicing

C/O Wilmington Trust, National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2021-1

3217 S. Decker Lake Dr., Salt Lake City, UT 84119

If Wilmington Trust, National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2021-1 passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust or Contract Lien and the Texas Property Code.

**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 or authorized agent for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead **SHELLEY ORTOLANI, MARY MANCUSO, MICHELE HREHA, FRANCESCA ORTOLANI, GUY WIGGS, DAVID STOCKMAN, BRENDA WIGGS, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, MICHELLE SCHWARTZ, JAMIE DWORSKY, ANGELA COOPER, CAROL DUNMON, PAYTON HREHA, JEFF BENTON, SALLY GARRISON OR JORGE RIOS-JIMENEZ**, whose address is C/O THE MORTGAGE LAW FIRM, PLLC, 18383 Preston Road, Suite 200, Dallas, TX 75252 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.

Executed date: 08/08/2025



**Elaina, Moore, Esq.**

The Mortgage Law Firm, PLLC  
18383 Preston Road, Suite 200  
Dallas, TX 75252  
(469) 521-9700

### **CERTIFICATE OF POSTING**

My name is \_\_\_\_\_, and my address is C/O  
The Mortgage Law Firm, PLLC, 18383 Preston Road, Suite 200, Dallas, TX 75252. I declare under  
penalty of perjury that on \_\_\_\_\_ I filed at the office of the Dallas county  
Clerk and caused to be posted at the Dallas county courthouse this notice of sale.

\_\_\_\_\_  
Declarant Name: \_\_\_\_\_

Date: \_\_\_\_\_

STATE OF TEXAS  
COUNTY OF DALLAS

§  
§  
§

NOTICE OF FORECLOSURE SALE

FILED  
2025 AUG 11 PM 1:13

JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY \_\_\_\_\_ DEPUTY

Deed of Trust, Assignment of Leases and Rents and Security Agreement ("Deed of Trust")

Dated: 08/28/2023

Grantor(s): Xander and Idris Rentals LLC

Trustee: Brett M. Shanks

Lender: Park Place Finance, LLC

Recorded in: 202300174270 of the Real Property Records of  
Dallas County, Texas

Secures: Note ("Note") in the original principal amount of  
\$350,000.00 executed by Grantor(s) and payable  
to the order of Lender and all other indebtedness  
of Grantor(s) to Lender

Property: The real property and improvements described in  
the attached Exhibit A

Assignment: The Note and the liens and security interests of  
the Deed of Trust were transferred and assigned  
to 1 Sharpe Opportunity Intermediate Trust  
("Beneficiary") by an instrument dated  
10/18/2023

Substitute Trustee: Shelley Ortolani, Michele Hreha, Mary Mancuso,  
Francesca Ortolani, Carol Dunmon or Payton  
Hreha

Substitute Trustee's  
Street Address: c/o DWaldman Law, P.C.  
5900 Balcones Drive, Suite 100  
Austin, TX 78731

Mortgage Servicer: FCI Lender Services, Inc.

Mortgage Servicer's  
Address: 8180 E. Kaiser Blvd. Anaheim, CA 92808

**Foreclosure Sale:**

**Date:** Tuesday, 09/02/2025

**Time:** The sale of the Property ("Foreclosure Sale") will take place between the hours of 10:00 am to 1:00 pm local time.

**Place:** NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

**Terms of Sale:** The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that 1 Sharpe Opportunity Intermediate Trust's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, 1 Sharpe Opportunity Intermediate Trust, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of 1 Sharpe Opportunity Intermediate Trust's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

FCI Lender Services, Inc. is representing 1 Sharpe Opportunity Intermediate Trust in connection with the loan evidenced by the Note and secured by the Deed of Trust under a servicing agreement with Lender. The respective addresses of 1 Sharpe Opportunity Intermediate Trust and FCI Lender Services, Inc. are set forth above.

Therefore, notice is given that on and at the Date, Time and Place of Sale described above, Substitute Trustee will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

The Deed of Trust permits the Lender to postpone, withdraw, or reschedule the sale for another day. In that case, the Substitute Trustee need not appear at the Date, Time, and Place of Sale described above to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and re-filed in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code. The reposting or re-filing may be after the date originally scheduled for this sale.

Those desiring to purchase the Property will need to demonstrate their ability to pay cash on the day the Property is sold.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. The Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust. 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 "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 reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the Substitute Trustee.

Notice is given that before the Foreclosure Sale Lender may appoint another person as Substitute Trustee to conduct the Foreclosure Sale.

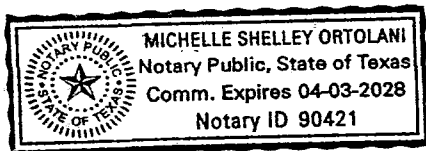
By: Mary Mancuso  
Mary Mancuso Substitute Trustee

STATE OF TEXAS

COUNTY OF DALLAS

§  
§  
§  
§

This instrument was acknowledged before me by Mary Mancuso on August 10, 2025



M. S. Ortolani  
Notary Public, State of Texas  
Commission Expires: 4-3-2028  
Printed Name: Michelle Shelley Ortolani

**Exhibit A: Property Description**

**BEING LOT 22, BLOCK A OF THE PENINSULA NO. 7, AN ADDITION TO THE CITY OF ROWLETT, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 96190, PAGE 1207, MAP RECORDS, DALLAS COUNTY, TEXAS**

**A.P.N.: 440162500A0220000**

**NOTICE OF ACCELERATION AND NOTICE OF 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.

**DEED OF TRUST INFORMATION:**

**Date:** 02/07/2023  
**Grantor(s):** BLAKE THOMAS MCCRAW, AN UNMARRIED MAN  
**Original Mortgagee:** MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY LLC, A CALIFORNIA LIMITED LIABILITY COMPANY, ITS SUCCESSORS AND ASSIGNS  
**Original Principal:** \$300,000.00  
**Recording Information:** Instrument 202300023837  
**Property County:** Dallas  
**Property:** (See Attached Exhibit "A")  
**Reported Address:** 8105 COURAGEOUS DR, ROWLETT, TX 75089

**MORTGAGE SERVICING INFORMATION:**

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

**Current Mortgagee:** Idaho Housing and Finance Association  
**Mortgage Servicer:** Idaho Housing and Finance Association  
**Current Beneficiary:** Idaho Housing and Finance Association  
**Mortgage Servicer Address:** 565 W. Myrtle, Boise, ID 83702

**SALE INFORMATION:**

**Date of Sale:** Tuesday, the 2nd day of September, 2025  
**Time of Sale:** 10:00 AM or within three hours thereafter.  
**Place of Sale:** AT THE AREA OUTSIDE ON THE NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET BELOW THE OVERHANG in Dallas County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Dallas County Commissioner's Court, at the area most recently designated by the Dallas County Commissioner's Court.

WHEREAS, the above-named Grantor previously conveyed the above described property in trust to secure payment of the Note set forth in the above-described Deed of Trust; and

WHEREAS, a default under the Note and Deed of Trust was declared; such default was reported to not have been cured; and all sums secured by such Deed of Trust were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon or Payton Hreha, Tejas Corporate Services, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; and

WHEREAS, the undersigned law firm has been requested to provide these notices on behalf of the Current Mortgagee, Mortgage Servicer and Substitute Trustees;

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the foregoing matters and that:

1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon or Payton Hreha, Tejas Corporate Services, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, as Substitute Trustee will sell the Property to the highest bidder for cash on the date, at the place, and no earlier than the time set forth above in the Sale Information section of this notice. The sale will begin within three hours after that time.
3. This sale shall be subject to any legal impediments to the sale of the Property and to any exceptions referenced in the Deed of Trust or appearing of record to the extent the same are still in effect and shall not cover any property that has been released from the lien of the Deed of Trust.

FILED  
2025 AUG 11 PM 1:13  
JOHN F. WARREN  
COUNTY CLERK  
DALLAS COUNTY  
BY \_\_\_\_\_ DEPUTY



4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS-IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Substitute Trustee(s):** Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon or Payton Hreha, Tejas Corporate Services, LLC, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

**Substitute Trustee Address:** 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:  
Bonial & Associates, P.C.  
14841 Dallas Parkway, Suite 350, Dallas, TX 75254  
AS ATTORNEY FOR THE HEREIN  
IDENTIFIED MORTGAGEE AND/OR  
MORTGAGE SERVICER

#### **Certificate of Posting**

I am \_\_\_\_\_ whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on \_\_\_\_\_ 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 Court.

By: \_\_\_\_\_

#### **Exhibit "A"**

LOT EIGHT (8) IN BLOCK (9) OF SPINNAKER COVE, AN ADDITION TO THE CITY OF ROWLETT, TEXAS, ACCORDING TO THE MAP RECORDED IN VOLUME 84126, PAGE 1947 OF THE MAP/PLAT RECORDS OF THE DALLAS COUNTY, TEXAS. PARCEL NUMBER 44021700090080000

**Return to:** Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254