

Vylla Solutions, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 25-38279

000016

SCANNED

POSTED
JAN 15 2026
COUNTY CLERK
ELLIS COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 1/26/2022, **Donnie Eldridge Ervin, A Single Man**, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Robertson Anschutz Vettors, LLC, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for United Wholesale Mortgage, LLC., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$293,574.00, payable to the order of United Wholesale Mortgage, LLC., which Deed of Trust is Recorded on 2/3/2022 as Volume 2204711, Book , Page , in Ellis County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot 6, Block 27, Stone Creek Phase 3B Addition, an addition to the city of Glenn Heights, Ellis County, Texas, according to the map or plat thereof recorded in Cabinet K, Slide(S) 355, Map and/or Plat Records, Ellis County, Texas.

Commonly known as: **2621 SALADO CREEK LANE GLENN HEIGHTS, TX 75154**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Jeff Benton, Michelle Schwartz, Guy Wiggs, Donna Stockman, David Stockman, Russell Stockman, Janet Pinder, Jack Beckman, Jamie Dworsky, Brandy Bacon, Angela Cooper, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs**, **Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Tejas Corporate Services LLC, Dustin George** or any one of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 500 N. State College Blvd., Suite 1300, Orange, CA 92868, is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **4/7/2026 at 1:00 PM**, or no later than three (3) hours after such time, in Ellis County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE SOUTH PORCH OF THE ELLIS COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

NOTICE IS FURTHER GIVEN that , except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.



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If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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.

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.

WITNESS, my hand this 1/14/2026

WITNESS, my hand this 01/15/202601

Kavonnah Dobson

By: Kavonnah Dobson, Sr. Trustee Sale Specialist
Vylla Solutions, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

Donna Stockman

By: Substitute Trustee(s)
Jeff Benton, Michelle Schwartz, Guy Wiggs,
Donna Stockman, David Stockman, Russell
Stockman, Janet Pinder, Jack Beckman, Jamie
Dworsky, Brandy Bacon, Angela Cooper, Brian
Hooper, Mike Jansta, Mike Hayward, Jay Jacobs

,Auction.com, LLC, Agency Sales and Posting
LLC, Xome Inc., Tejas Corporate Services LLC,
Dustin George
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

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SCANNED

POSTED

JAN 15 2026

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: November 27, 2019

Grantor(s): Amber Ford, an unmarried woman and David Gilbert Zwack, an unmarried man

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Cherry Creek Mortgage Co., Inc.

Original Principal: \$283,765.00

Recording Information: 1936520

Property County: Ellis

Property: LOT 2, BLOCK B, OF WALKER'S RUN, SUBDIVISION TO THE CITY OF ENNIS, ELLIS COUNTY, TEXAS, ACCORDING TO THE AMENDED PLAT RECORDED IN CABINET H, SLIDE 3, PLAT RECORDS, ELLIS COUNTY, TEXAS.

Property Address: 904 Royse Ridge Road
Ennis, TX 75119

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: NewRez LLC

Mortgage Servicer: Shellpoint Mortgage Servicing

Mortgage Servicer Address: 75 Beattie Place
Greenville, SC 29601

SALE INFORMATION:

Date of Sale: April 7, 2026

Time of Sale: 1:00 PM or within three hours thereafter.

Place of Sale: The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.

Substitute Trustee: Agency Sales and Posting, LLC or Padgett Law Group, any to act

Substitute Trustee Address: 546 Silicon Dr., Suite 103
Southlake, TX 76092

R224

PLG File Number: 25-013086-1

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.

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) 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 are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; 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 is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, 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 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 imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the 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 sold "AS-IS", purchaser's 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 interest 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.
5. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.



Michael J. Burns / Paige Jones/ Gabrielle A. Davis/ Ronny George

CERTIFICATE OF POSTING

My name is Donna Stockman, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 01/15/2026, I filed at the office of the Ellis County Clerk to be posted at the Ellis County courthouse this notice of sale.

Donna Stockman

Declarant's Name: Donna Stockman

Date: 01/15/2026

Padgett Law Group
546 Silicon Dr., Suite 103, Southlake, TX 76092
(850) 422-2520

WITNESS MY HAND this 15th day of January, 2026.

Donna Stockman

SCANNED

POSTED

JAN 22 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

TS No.: 2025-00141-TX
25-000122-673

000020

Notice of [Substitute] Trustee 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: 04/07/2026

Time: The sale will begin at 01:00 PM or not later than three hours after that time

Place: Ellis County, Texas at the following location: **THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 3609 KINGS DR, ENNIS, TX 75119

2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. 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. Any conveyance of the property is subject to all matters of record affecting the property.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 04/26/2023 and recorded 04/27/2023 in Document 2311792, real property records of Ellis County, Texas, with **Shelia Roshell Gibbons, single woman and James Earl Toney, single man** grantor(s) and **ARK-LA-TEX FINANCIAL SERVICES, LLC, DBA BENCHMARK MORTGAGE** as Lender, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint **AVT Title Services, LLC**, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **Shelia Roshell Gibbons, single woman and James Earl Toney, single man**, securing the payment of the indebtedness in the original principal amount of \$274,725.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **Ark-La-Tex Financial Services, LLC** is the current mortgagee of the note and deed of trust or contract lien.

Notice of [Substitute] Trustee Sale

6. **Default:** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. **Property to be sold:** The property to be sold is described as follows:

Being Lot 12, Block B, of Christian Meadows, Phase One, an Addition to the City of Ennis, Ellis County, Texas, according to the Plat thereof recorded In Cabinet L, Page 106, Map Records, Ellis County, Texas.

8. **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. PHH Mortgage Corporation, as Mortgage Servicer, is representing the current mortgagee, whose address is:

C/O PHH Mortgage Corporation

PO BOX 24605

West Palm Beach, FL 33416-4605

Phone: 877-744-2506

Notice of [Substitute] Trustee Sale

9. Limitation of Damages: If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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.

Date: January 21, 2026



Loundie Chery-Trustee Sale Assistant

C/O Power Default Services, Inc.
7730 Market Center Ave, Suite 100
El Paso, TX 79912
Telephone: 855-427-2204
Fax: 866-960-8298

For additional sale information visit: www.hubzu.com or (855) 882-1314

POWER DEFAULT SERVICES, INC. MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

I am Donna Stockman ^{Certificate of Posting} whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 1/22/26 I filed this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

SCANNED
POSTED
JAN 27 2026
COUNTY CLERK
ELLIS COUNTY, TEXAS

000021

TS No.: 2025-06639
26-000011-568

Notice of Substitute Trustee 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: 04/07/2026

Time: The sale will begin at 01:00 PM or not later than three hours after that time

Place: Ellis County, Texas at the following location: **THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

Property Address: 4206 Loophook, Midlothian, TX 76065

2. Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. 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. Any conveyance of the property is subject to all matters of record affecting the property. If the sale is set aside or otherwise rescinded, the Purchaser at the sale shall be entitled to the return of the funds paid pursuant to section 51.016 of the Texas Property Code.

3. Instrument to be Foreclosed: The instrument to be foreclosed is the Deed of Trust or Contract Lien dated 01/06/2025 and recorded 01/10/2025 in Document 2501057, real property records of Ellis County, Texas, with **Carolyn Elizabeth Sims and Rickey Ray Shine, wife and husband** grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR HIGHLAND HOMELOANS, LLC, ITS SUCCESSORS AND ASSIGNS as Lender, SERVIS ONE, INC DBA BSI FINANCIAL SERVICES as Beneficiary.

4. Appointment of Substitute Trustee: In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

5. Obligation Secured: Deed of Trust or Contract Lien executed by **Carolyn Elizabeth Sims and Rickey Ray Shine, wife and husband**, securing the payment of the indebtedness in the original principal amount of \$573,361.00, and obligations therein described including but not limited to the promissory note; and all modifications, renewals and extensions of the promissory note. **SERVIS ONE, INC DBA BSI FINANCIAL SERVICES** is the current mortgagee of the note and deed of trust or contract lien.

6. Default: A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

7. Property to be sold: The property to be sold is described as follows: SEE EXHIBIT A

8. Mortgage Servicer Information: The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement.

Servis One, Inc., dba BSI Financial Services
4200 Regent Blvd, Suite B200
Irving, TX 75063
Phone: 800-327-7861

TS No.: 2025-06639
26-000011-568

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.

Date: 1-20-2026

Mansa Vidrine
Printed Name: Mansa Vidrine

Entra Default Solutions, LLC
1355 Willow Way, Suite 115
Concord, CA 94520
Telephone: (925) 272-4993

Authorized Agent of the Mortgagee or Mortgage Servicer

For additional sale information visit: www.hubzu.com or (855) 882-1314

I am Donna Stockman ^{Certificate of Posting} whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 1/22/26 I filed this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

TS No.: 2025-06639
26-000011-568

EXHIBIT A

LOT 15, BLOCK 13, OF BRIDGEWATER PHASE 1A, AN ADDITION TO THE CITY OF MIDLOTHIAN, ELLIS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF FILED IN VOLUME, N, PAGE 49, PLAT RECORDS, ELLIS COUNTY, TEXAS.

SCANNED

POSTED

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JAN 22 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

NOTICE OF FORECLOSURE 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 OR 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. *Property to Be Sold.* The property to be sold is described as follows: THE LAND REFERRED TO HEREIN BELOW IS DESCRIBED AS FOLLOWS:

LOT 6, BLOCK E, WESTERN HILLS ADDITION NO. 3, AN ADDITION TO THE CITY OF FERRIS, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET A, SLIDE 518, PLAT RECORDS, ELLIS COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 10/25/2021 and recorded in Document 2152325 real property records of Ellis County, Texas.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: 04/07/2026

Time: 10:00 AM

Place: Ellis County, Texas at the following location: THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. 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.

5. *Obligations Secured.* The Deed of Trust executed by JAY CLEWS JR, provides that it secures the payment of the indebtedness in the original principal amount of \$102,072.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. NewRez LLC d/b/a Shellpoint Mortgage Servicing is the current mortgagee of the note and deed of trust and SHELLPOINT MORTGAGE SERVICING is mortgage servicer. A servicing agreement between the mortgagee, whose address is NewRez LLC d/b/a Shellpoint Mortgage Servicing c/o SHELLPOINT MORTGAGE SERVICING, 17000 Katy Freeway, Suite 300, Houston, TX 77094 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. *Substitute Trustee(s) Appointed to Conduct Sale.* In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.



Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
✓ L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: www.auction.com or (800) 280-2832

Certificate of Posting

I am Donna Stockman whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 1/22/26 I filed this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

000027

SCANNED

POSTED

JAN 15 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**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.**

Matter No.: 144641-TX

Date: January 15, 2026

County where Real Property is Located: Ellis

ORIGINAL MORTGAGOR: LAWRENCE CHARLES ALEXANDER JR, AN UNMARRIED MAN,
AND ANGELA SHAUNTAE JONES, AN UNMARRIED WOMAN

ORIGINAL MORTGAGEE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
BENEFICIARY, AS NOMINEE FOR THRIVE MORTGAGE, LLC, ITS
SUCCESSORS AND ASSIGNS

CURRENT MORTGAGEE: LAKEVIEW LOAN SERVICING, LLC

MORTGAGE SERVICER: LOANCARE, LLC

DEED OF TRUST DATED 10/1/2021, RECORDING INFORMATION: Recorded on 10/13/2021, as Instrument
No. 2145255

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION): LOT 21, BLOCK R OF HARMONY, PHASE 5, AN
ADDITION TO THE CITY OF RED OAK, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR
PLAT THEREOF RECORDED IN CABINET K, SLIDE 195-196, OF THE MAP AND/OR PLAT
RECORDS, ELLIS COUNTY, TEXAS

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on 4/7/2026, the foreclosure sale will be conducted in
Ellis County in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property
Code as the place where the foreclosure sales are to take place. If no place is designated by the Commissioners
Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted. The trustee's sale will be
conducted no earlier than 1:00 P.M. or not later than three (3) hours after that time, by one of the Substitute Trustees
who will sell, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness
superior to the Deed of Trust.

LOANCARE, LLC is acting as the Mortgage Servicer for LAKEVIEW LOAN SERVICING, LLC who is the
Mortgagee of the Note and Deed of Trust associated with the above referenced loan. LOANCARE, LLC, as
Mortgage Servicer, is representing the Mortgagee, whose address is:

LAKEVIEW LOAN SERVICING, LLC
c/o LOANCARE, LLC
3637 SENTARA WAY
VIRGINIA BEACH, VA 23452-4262

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



4863761

Matter No.: 144641-TX

authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE XOME INC., TEJAS CORPORATE SERVICES LLC, AGENCY SALES AND POSTING, LLC, ALDRIGE PITE, LLP** or either one of them, as Substitute Trustee, to act, either singly or jointly, under and by virtue of said Deed of Trust and hereby request said Substitute Trustees, or any one of them to sell the property in said Deed of Trust described and as provided therein. The address for the Substitute Trustee as required by Texas Property Code, Section 51.0075(e) is Aldridge Pite, LLP, 3333 Camino Del Rio South, Suite 225, San Diego, CA 92108-0935, Phone: (866) 931-0036.

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: Hollis Hamilton
Hollis Rose Hamilton, Attorney
Aldridge Pite, LLP
3333 Camino Del Rio South, Suite 225
San Diego, California 92108

Return to:
ALDRIDGE PITE, LLP
3333 Camino Del Rio South, Suite 225
P.O. BOX 17935
SAN DIEGO, CA 92108-0935
FAX #: 619-590-1385
Phone: (866) 931-0036

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SCANNED

POSTED

JAN 29 2026

ELLIS COUNTY TEXAS

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: 03/24/2022
Grantor(s): CARLOS RAFAEL RAMIREZ HERNANDEZ JR AND ADRIENNE ENRIQUE MONTALVO, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR DHI MORTGAGE COMPANY, LTD., ITS SUCCESSORS AND ASSIGNS
Original Principal: \$272,954.00
Recording Information: Instrument 2212365
Property County: Ellis
Property: (See Attached Exhibit "A")
Reported Address: 241 PADDOCK LN, WAXAHACHIE, TX 75165-2293

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 7th day of April, 2026
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: AT THE SOUTHEAST PORCH OF THE COURTHOUSE in Ellis County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Ellis County Commissioner's Court, at the area most recently designated by the Ellis 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 Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Auction.com, 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. Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Auction.com, 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.

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): Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Auction.com, 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 Donna Stockman whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 1/29/26 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

By: Donna Stockman

Exhibit "A"

LOT 10, BLOCK "B", SADDLEBROOK ESTATES, PHASE 2A, AN ADDITION TO THE CITY OF WAXAHACHIE, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET L, SLIDES 88-91, MAP OR PLAT RECORDS OF ELLIS COUNTY, TEXAS.

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

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SCANNED

POSTED

JAN 29 2026

00000010628899

501 GREEN ACRES DR
PALMER, TX 75152

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

COURT CLERK
ELLIS COUNTY, TEXAS

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: April 07, 2026

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE SOUTH PORCH OF THE ELLIS COUNTY COURTHOUSE 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 October 27, 2020 and recorded in Document INSTRUMENT NO. 2039974 real property records of ELLIS County, Texas, with JONATHAN DOMUNGUEZ, A MARRIED PERSON AND SYLVIA DOMINGUEZ, A MARRIED PERSON, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by JONATHAN DOMUNGUEZ, A MARRIED PERSON AND SYLVIA DOMINGUEZ, A MARRIED PERSON, securing the payment of the indebtednesses in the original principal amount of \$145,319.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK 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. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK
999 N.W. GRAND BLVD
STE 110
OKLAHOMA CITY, OK 73118-6077



NTSS00000010628899

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 BOB DICKERSON, TERRY WATERS, BRUCE MILLER, CRAIG MUIRHEAD, WENDY LAMBERT, DAVID RAY, THOMAS LESTER, KINNEY LESTER, ASHLEE LUNA, CARY CORENBLUM, JOSHUA SANDERS, MATTHEW HANSEN, ANGIE USELTON, AURORA CAMPOS, DANA KAMIN, MERYL OLSEN, MISTY MCMILLAN, TONYA WASHINGTON, AUCTION.COM, LARRY PETR, MICHELLE SCHWARTZ, DAVID STOCKMAN, GUY WIGGS, DONNA STOCKMAN, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, JEFF BENTON OR STOCKMAN FORECLOSURE SERVICES INC. 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 1/29/26 I filed at the office of the ELLIS County Clerk and caused to be posted at the ELLIS County courthouse this notice of sale.



Declarants Name: Donna Stockman

Date: 1/29/26

501 GREEN ACRES DR
PALMER, TX 75152

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ELLIS

EXHIBIT "A"

LOT 28, GREEN ACRES WEST, AN ADDITION TO THE CITY OF PALMER, ELLIS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET A, SLIDE 610, PLAT RECORDS, ELLIS COUNTY, TEXAS

Vylla Solutions, LLC
P.O. Box 3309
Anaheim, California 92803
For Sale Information: (888) 313-1969
For Reinstatement Requests: 1-866-874-5860
Pay Off Requests: 1-800-561-4567
TS#: 25-38316

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SCANNED

POSTED
JAN 29 2026
COUNTY CLERK
ELLIS COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on 9/29/2011, Dwayne Willis, a married man joined by his spouse Pearl Willis, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Charles A. Brown, Attorney Brown & Shapiro, as Trustee, JPMorgan Chase Bank, N.A., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$167,875.00, payable to the order of JPMorgan Chase Bank, N.A., which Deed of Trust is Recorded on 10/5/2011 as Volume 1119607, Book 2591, Page 1205, in Ellis County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including, but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

Lot 10, Block G of Sunrise Meadows, Phase Two, an Addition to the City of Glenn Heights, Ellis County, Texas, according to the Plat thereof recorded in Cabinet F, Slide 242, Plat Records, Ellis County, Texas.

Commonly known as: **205 JOSEPH DRIVE GLENN HEIGHTS, TX 75154**

WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Jeff Benton, Michelle Schwartz, Guy Wiggs, Donna Stockman, David Stockman, Russell Stockman, Janet Pinder, Jack Beckman, Jamie Dworsky, Brandy Bacon, Angela Cooper, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Dustin George, Auction.com, LLC, Agency Sales and Posting LLC, Xome Inc., Prestige Posting and Publishing, LLC, Tejas Corporate Services LLC** or any one of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and Carrington Mortgage Services, LLC whose address is 500 N. State College Blvd., Suite 1300, Orange, CA 92868, is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN, that on **4/7/2026 at 1:00 PM**, or no later than three (3) hours after such time, in Ellis County, Texas, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: **THE SOUTH PORCH OF THE ELLIS COUNTY COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONERS**

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate Mortgageors to warrant title the Property under the terms of the Deed of Trust, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.



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If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

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.

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.

WITNESS, my hand this 1/23/2026

WITNESS, my hand this 1/29/26

Kavonnah Dobson

By: Kavonnah Dobson, Sr. Trustee Sale Specialist
Vylla Solutions, LLC as
authorized agent for Mortgagee or Mortgage
Servicer
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

Donna Stockman

By: Substitute Trustee(s)
Jeff Benton, Michelle Schwartz, Guy Wiggs,
Donna Stockman, David Stockman, Russell
Stockman, Janet Pinder, Jack Beckman, Jamie
Dworsky, Brandy Bacon, Angela Cooper, Brian
Hooper, Mike Jansta, Mike Hayward, Jay Jacobs

Dustin George
, Auction.com, LLC, Agency Sales and Posting
LLC, Xome Inc., Prestige Posting and Publishing,
LLC, Tejas Corporate Services LLC
C/O Vylla Solutions, LLC
1600 South Douglass Road, Suite 140
Anaheim, CA 92806

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SCANNED

POSTED

JAN 29 2026

ELLIS COUNTY CLERK

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

Assert and protect your rights as a member of the armed forces of the United States. If you 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: April 7, 2026

TIME: 01:00 PM

PLACE: The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court

2. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only party of the property. Pursuant to section 50.009 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.

3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 30, 2023 and recorded as Instrument Number 2319121, real property records of Ellis County, Texas.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by Cesar Vaca Linares and Eva Torres, securing the payment of the indebtedness in the original principal amount of \$381,354.00, and obligations therein described including by not limited to the promissory note; and all modifications renewals and extensions of the promissory note. Data Mortgage Inc. d/b/a Essex Mortgage is the current mortgagee of the note and deed of trust or contract lien.

5. **Default.** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.

6. **Property to be Sold.** The property to be sold is described as follows:
Lot 21, Block 18, of THE GROVE, PHASE FIVE, an addition to the City of Midlothian, Ellis County, Texas, according to the map or plat thereof recorded in Cabinet M, Pages 333-334, Plat Records of Ellis County, Texas.

7. **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 Services is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. Data Mortgage Inc. (dba Essex Mortgage) as Mortgage Servicer, is representing the current mortgagee, whose address is:



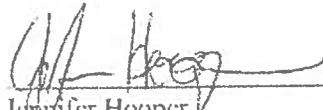
4864641

Data Mortgage, Inc. d/b/a Essex Mortgage
1417 North Magnolia Avenue
Ocala, Florida 34475

8. **Appointment of Substitute Trustee.** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint Jennifer Hooper, Agency Sales and Posting, LLC, whose address is c/o Brock & Scott, 4225 Wingren Drive, Suite 105, Irving, TX 75602, Substitute Trustee to act under and by virtue of said Deed of Trust.
9. **Limitation of Damages.** If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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.

Date: 1/27/2026



Jennifer Hooper

Certificate of Posting

I am Donna Stockman whose address is 4225 Wingren Drive, Suite 105, Irving, TX 75602. I declare under penalty of perjury that on 1/29/26 I filed this Notice of [Substitute] Trustees Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.



Declarant's Name: Donna Stockman
Date: 1/29/26

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SCANNED

POSTED

JAN 29 2026

CLERK
ELLIS COUNTY, TEXAS

26-00300
2500 CLAYTON STREET, GLENN HEIGHTS, TX 75154

**NOTICE OF FORECLOSURE SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEE**

Property: The Property to be sold is described as follows:

LOT 34, BLOCK X, OF MAGNOLIA MEADOWS PHASE 4, AN ADDITION TO THE CITY OF GLENN HEIGHTS, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET L, SLIDES 356-358, PLAT RECORDS OF ELLIS COUNTY, TEXAS.

Security Instrument: Deed of Trust dated June 29, 2022 and recorded on June 30, 2022 at Instrument Number 2226830 in the real property records of ELLIS County, Texas, which contains a power of sale.

Sale Information: April 7, 2026, at 10:00 AM, or not later than three hours thereafter, at the southeast porch of the Ellis County Courthouse, or as designated by the County Commissioners Court.

Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured: The Deed of Trust executed by KEARNEY KEFAUVER BROWN JR secures the repayment of a Note dated June 29, 2022 in the amount of \$507,576.00. LAKEVIEW LOAN SERVICING, LLC, whose address is c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, is the current mortgagee of the Deed of Trust and Note and LoanCare, LLC is the current mortgage servicer for the mortgage. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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.

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.



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Rachel Donnelly

De Cubas & Lewis, P.C.
Rachel Donnelly, Attorney at Law

3313 W Commercial Blvd, Suite F-150, Fort
Lauderdale, FL 33309

Donna Stockman

Substitute Trustee(s): Ramiro Cuevas, Joshua Sanders,
Angie Uselton, Misty McMillan, Kristopher Holub,
Tonya Washington, Tionna Hadnot, Conrad Wallace,
Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa
Bruno, Auction.com LLC, Ashlee Luna, Bruce Miller,
Douglas Rodgers||Jeff Benton, Brandy Bacon, Brenda
Wiggs, David Stockman, Guy Wiggs, Donna
Stockman, Janet Pinder, Brandy Bacon, Michelle
Schwartz, Jamie Dworsky, Angela Brown, Leslie
Shuler, Agency Sales and Posting LLC

c/o De Cubas & Lewis, P.C.
3313 W Commercial Blvd, Suite F-150, Fort
Lauderdale, FL 33309

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 29th day of
January, 2026, I filed and posted this Notice of Foreclosure Sale in accordance with the
requirements of ELLIS County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

SCANNED

POSTED

JAN 29 2026

ELLIS COUNTY, TEXAS

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE 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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated November 20, 2002 and recorded under Vol. 01896, Page 1070, or Clerk's File No. 0234371, in the real property records of ELLIS County Texas, with Samme Glasby, a feme sole as Grantor(s) and Washington Mutual Bank, FA as Original Mortgagee.

Deed of Trust executed by Samme Glasby, a feme sole securing payment of the indebtedness in the original principal amount of \$127,884.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Samme Glasby. JPMorgan Chase Bank, National Association is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

Legal Description:

LOT 44, OF CASTLE RIDGE, PHASE 2, AN ADDITION IN ELLIS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET C, SLIDE 684, PLAT RECORDS OF ELLIS COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 04/07/2026

Earliest Time Sale Will Begin: 1:00 PM

Location of Sale: The place of the sale shall be: ELLIS County Courthouse, Texas at the following location: The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer 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.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. 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.

The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

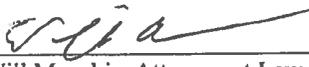
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF



SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I HEREBY APPOINT AND DESIGNATE Jeff Benton, Brandy Bacon, Brenda Wiggs, David Stockman, Guy Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Copper, ServiceLink Auction, LLC, or Codilis & Moody, P.C., as Substitute Trustee.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200



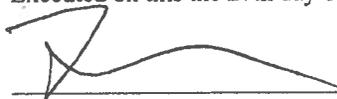
Will Morphis, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

STATE OF TEXAS

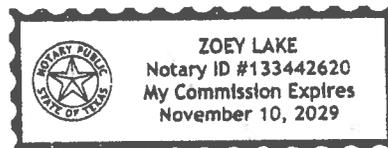
COUNTY OF HARRIS

Before me, the undersigned Notary Public, on this day personally appeared Will Morphis as Attorney for the Mortgagee and/or Mortgage Servicer known to me or proved to me through a valid State driver's license or other official identification described as Personal Knowledge, to be the person whose name is subscribed to the foregoing instrument and acknowledge to me that he/she executed the same for the purposes and consideration therein expressed.

Executed on this the 27th day of January, 2026.



Notary Public Signature



Posted and filed by: Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-26-00269

000039

SCANNED

POSTED
JAN 29 2026
COLLAR
ELLIS COUNTY, TEXAS

24-04009
103 CREEKVIEW CIRCLE, MAYPEARL, TX 76064

**NOTICE OF FORECLOSURE SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEE**

Property:

The Property to be sold is described as follows:

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING KNOWN AND DESIGNATED AS LOT 29, BLOCK "B", CREEKVIEW HILLS, AN ADDITION TO THE CITY OF MAYPEARL, ELLIS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET B, SLIDE 227, PLAT RECORDS, ELLIS COUNTY, TEXAS

Security Instrument:

Deed of Trust dated August 15, 1997 and recorded on August 22, 1997 at Book 1380 and Page 821 Instrument Number 9714883 in the real property records of ELLIS County, Texas, which contains a power of sale.

Sale Information:

April 7, 2026, at 1:00 PM, or not later than three hours thereafter, at the southeast porch of the Ellis County Courthouse, or as designated by the County Commissioners Court.

Terms of Sale:

Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured:

The Deed of Trust executed by HERBERT L. AYDELOTT AND CATHY P. AYDELOTT secures the repayment of a Note dated August 15, 1997 in the amount of \$80,930.00. BANK OF AMERICA, N.A., whose address is c/o Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019, is the current mortgagee of the Deed of Trust and Note and Nationstar Mortgage LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee:

In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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.

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.



4864779

Rachel Donnelly

De Cubas & Lewis, P.C.
Rachel Donnelly, Attorney at Law

3313 W Commercial Blvd, Suite F-150, Fort
Lauderdale, FL 33309



Substitute Trustee(s): Jeff Benton, Brandy Bacon, Brenda Wiggs, David Stockman, Guy Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Brown, Leslie Shuler, Agency Sales and Posting LLC||Jeff Benton, Brandy Bacon, Brenda Wiggs, David Stockman, Guy Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela brown, Leslie Shuler, Agency Sales and Posting LLC

c/o De Cubas & Lewis, P.C.
3313 W Commercial Blvd, Suite F-150, Fort
Lauderdale, FL 33309

Certificate of Posting

I, David Stockman, declare under penalty of perjury that on the 29 day of Jan, 2026, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of ELLIS County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE 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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated November 08, 2024 and recorded under Clerk's File No. 2436017, in the real property records of Ellis County Texas, with Juan Ramos Jr and Alma Soto, husband and wife as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Juan Ramos Jr and Alma Soto, husband and wife securing payment of the indebtedness in the original principal amount of \$294,566.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Alma Soto and Juan Ramos Jr. United Wholesale Mortgage, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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 property securing the above referenced loan. Cenlar FSB is acting as the Mortgage Servicer for the Mortgagee. Cenlar FSB, is representing the Mortgagee, whose address is: 1000 Technology Drive, O'Fallon, MO 63368.

Legal Description:

BEING LOT 4, BLOCK 2, CHASE MEADOWS, PHASE I, AN ADDITION IN ELLIS COUNTY, TEXAS, ACCORDING TO AMENDED PLAT THEREOF, RECORDED IN CABINET F, SLIDE 18, PLAT RECORDS, ELLIS COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 04/07/2026

Earliest Time Sale Will Begin: 10:00 AM

Location of Sale: The place of the sale shall be: Ellis County Courthouse, Texas at the following location: The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer 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.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. 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.



The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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 attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Jeff Benton, Brandy Bacon, Brenda Wiggs, David Stockman, Guy Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela brown, Auction.com, LLC, or Codilis & Moody, P.C., as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on 02/04/2026.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by:

Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-26-00085

POSTED

000043

FEB 05 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

R 464
Our Case No. 25-04191-FC

SCANNED

**APPOINTMENT OF SUBSTITUTE TRUSTEE
and NOTICE OF TRUSTEE SALE**

THE STATE OF TEXAS
COUNTY OF ELLIS

Deed of Trust Date:
June 2, 2021

Property address:
127 SUMAC DR
WAXAHACHIE, TX 75165

Grantor(s)/Mortgagor(s):
JASMINE LACHELLE SHEPARD, UNMARRIED WOMAN

LEGAL DESCRIPTION: Lot 14, Block 4, of THE ARBOR AT WILLOW GROVE, an addition to the City of Waxahachie, Ellis County, Texas, according to the Map thereof recorded in Cabinet H, Slide 498, of the Plat Records of Ellis County, Texas.

Original Mortgagee:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC. ("MERS"), AS BENEFICIARY, AS NOMINEE FOR
INTERCAP LENDING INC., ITS SUCCESSORS AND
ASSIGNS

Earliest Time Sale Will Begin: 10:00 AM

Current Mortgagee:
LAKEVIEW LOAN SERVICING, LLC

Date of Sale: APRIL 7, 2026

Property County: ELLIS

Original Trustee: ALLAN B. POLUNSKY

Recorded on: June 7, 2021
As Clerk's File No.: 2124834
Mortgage Servicer:
LAKEVIEW LOAN SERVICING, LLC

Substitute Trustee:
Authorized Agent of Auction.com, LLC as Substitute
Trustee, Resolve Trustee Services, LLC, Marinosci Law
Group, PC

Substitute Trustee Address:
c/o Marinosci Law Group, P.C.
16415 Addison Road, Suite 725
Addison, TX 75001
(972) 331-2300

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 current Mortgagee and/or Mortgage Servicer under said Deed of Trust, according to the provisions therein set out does hereby remove the original trustee and all successor substitute trustees and appoints in their stead Authorized Agent of Auction.com, LLC as Substitute Trustee, Resolve Trustee Services, LLC, Marinosci Law Group, PC, 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 Mortgagee therein.

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

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **TUESDAY, APRIL 7, 2026** between ten o'clock AM and four o'clock PM and beginning not earlier than **10:00 AM** or not later than three hours thereafter. The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will be conducted at the Ellis County Courthouse, 101 W. Main Street, Waxahachie, TX 75165 as designated by the Commissioners' Court, of said county pursuant to Section 51.002 of the Texas Property Code as amended; if no area is designated by the Commissioners' Court, the sale will be conducted in the area immediately adjacent (next) to the location where this notice was posted.

LAKEVIEW LOAN SERVICING, LLC, who is the Mortgagee and/or Mortgage Servicer of the Note and Deed of Trust associated with the above referenced loan. 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 property securing the debt.

ACTIVE MILITARY SERVICE NOTICE

Assert and protect your rights as a member of the armed forces of the United States. If you 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. 1-29-26

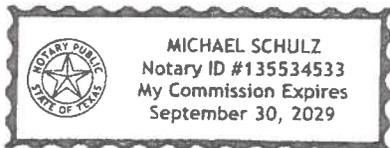
MARINOSCI LAW GROUP, P.C.
By: [Signature]
SAMMY HOODA
MANAGING ATTORNEY

THE STATE OF TEXAS
COUNTY OF DALLAS

Before me, Michael Schulz, the undersigned officer, on this, the 29 day of Jan 2026, personally appeared SAMMY HOODA, known to me, who identified herself/himself to be the MANAGING ATTORNEY of MARINOSCI LAW GROUP PC, the person and officer whose name is subscribed to the foregoing instrument, and being authorized to do so, acknowledged that (s)he had executed the foregoing instrument as the act of such corporation for the purpose and consideration described and in the capacity stated.

Witness my hand and official seal
(SEAL)

[Signature]



Notary Public for the State of TEXAS
My Commission Expires: 9-30-29
Michael Schulz
Printed Name and Notary Public

Grantor: LAKEVIEW LOAN SERVICING, LLC
3637 SENTARA WAY
SUITE 303
VIRGINIA BEACH, VA 23452
Our File No. 25-04191

Return to: MARINOSCI LAW GROUP, P.C.
MARINOSCI & BAXTER
16415 Addison Road, Suite 725
Addison, TX 75001

000044

SCANNED

POSTED

FEB 05 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

NOTICE OF FORECLOSURE 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 OR 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. *Property to Be Sold.* The property to be sold is described as follows: THE WEST 85 FEET OF LOT 6, BLOCK 2 OF SUNSET NORTH ADDITION PART 3A, AN ADDITION TO THE CITY OF ENNIS, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET A, SLIDE 366, OF THE PLAT RECORDS OF ELLIS COUNTY, TEXAS.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust dated 04/02/2018 and recorded in Document 1809196 real property records of Ellis County, Texas.

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: 04/07/2026

Time: 01:00 PM

Place: Ellis County, Texas at the following location: THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. *Terms of Sale.* The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. 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.

5. *Obligations Secured.* The Deed of Trust executed by BRYAN CALDWELL, provides that it secures the payment of the indebtedness in the original principal amount of \$149,246.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. MIDFIRST BANK is the current mortgagee of the note and deed of trust and MIDFIRST BANK is mortgage servicer. A servicing agreement between the mortgagee, whose address is MIDFIRST BANK c/o MIDFIRST BANK, 999 N.W. Grand Blvd, Oklahoma City, OK 73118 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. *Substitute Trustee(s) Appointed to Conduct Sale.* In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, L.L.C, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.

Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law ✓
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: www.xome.com or (844) 400-9663

Certificate of Posting

I am Donna Stockman whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 02/05/26 I filed this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

000046

SCANNED

POSTED

FEB 05 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

NOTICE OF FORECLOSURE 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 OR 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. **Property to Be Sold.** The property to be sold is described as follows: LOT 17, BLOCK F, RIDGEPPOINT ADDITION, AN ADDITION TO THE CITY OF MIDLOTHIAN, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET M, SLIDE 276, MAP AND/OR PLAT RECORDS, ELLIS COUNTY, TEXAS.

2. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust dated 03/28/2024 and recorded in Document 2409223 real property records of Ellis County, Texas.

3. **Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time, and place:

Date: 04/07/2026

Time: 01:00 PM

Place: Ellis County, Texas at the following location: THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. 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.

5. **Obligations Secured.** The Deed of Trust executed by TAKEYAH BLUE, provides that it secures the payment of the indebtedness in the original principal amount of \$522,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Sierra Pacific Mortgage Company, Inc. is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is Sierra Pacific Mortgage Company, Inc. c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. **Substitute Trustee(s) Appointed to Conduct Sale.** In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.

Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: www.mwzmlaw.com/tx-investors

Certificate of Posting

I am Donna Stockman whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 02/05/26 I filed this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

SCANNED

POSTED

FEB 09 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

C&M No. 44-25-04127/ FILE NOS

000058

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE 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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated November 24, 2023 and recorded under Clerk's File No. 2334796, in the real property records of Ellis County Texas, with Oluwaseyi Ojo and spouse, Randi Ojo as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Everett Financial, Inc., dba Supreme Lending, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Oluwaseyi Ojo and spouse, Randi Ojo securing payment of the indebtedness in the original principal amount of \$570,000.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Oluwaseyi Ojo. PENNYMAC LOAN SERVICES, LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

Legal Description:

LOT 27, BLOCK J, OF THE VILLAGES AT CHARLESTON, PHASE THREE, AN ADDITION TO THE CITY OF GLENN HEIGHTS, ELLIS COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME K, PAGE 261, PLAT RECORDS, ELLIS COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 04/07/2026

Earliest Time Sale Will Begin: 10:00 AM

Location of Sale: The place of the sale shall be: Ellis County Courthouse, Texas at the following location: The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer 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.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. 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.

The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagee, the Mortgagee or the Mortgagee's attorney.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF

44-25-04127
Ellis



4865541

SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

WHEREAS, in my capacity as attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Jeff Benton, Brandy Bacon, Brenda Wiggs, David Stockman, Guy Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela brown, Auction.com, LLC, or Codilis & Moody, P.C., as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on February 6, 2026.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by: _____

Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-25-04127

SCANNED

POSTED

FEB 09 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTION 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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated August 23, 2022 and recorded under Clerk's File No. 2234085, in the real property records of Ellis County Texas, with Daniel Paniagua, unmarried, as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Everett Financial, Inc. dba Supreme Lending, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Daniel Paniagua, unmarried, securing payment of the indebtedness in the original principal amount of \$647,200.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Daniel Paniagua. PHH Asset Services LLC is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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 property securing the above referenced loan. PHH Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee. PHH Mortgage Corporation, is representing the Mortgagee, whose address is: 1 Mortgage Way, Mount Laurel, NJ 08054.

Legal Description:

LOT 12, BLOCK B, MCALPIN MANOR, PHASE 2, AN ADDITION TO THE CITY OF MIDLOTHIAN, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET I, SLIDE 435, OF THE PLAT RECORDS OF ELLIS COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 04/07/2026

Earliest Time Sale Will Begin: 10:00 AM

Location of Sale: The place of the sale shall be: Ellis County Courthouse, Texas at the following location: The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer 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.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. 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.



The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

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 attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Jeff Benton, Brandy Bacon, Brenda Wiggs, David Stockman, Guy Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela brown, Auction.com, LLC, or Codilis & Moody, P.C., as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on 02/06/2026.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by:

Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-25-02709

POSTED

FEB 09 2026

000060 SCANNED

NOTICE OF SUBSTITUTE TRUSTEE SALE

COUNTY CLERK
ELLIS COUNTY, TEXAS

Deed of Trust Date: 12/21/2022	Grantor(s)/Mortgagor(s): ANTHONY ALEXANDER HICKS AND CORI HICKS, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR PLANET HOME LENDING, LLC, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Planet Home Lending, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2247038	Property County: ELLIS
Mortgage Servicer: Planet Home Lending, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 321 Research Parkway, Suite 303, Meriden, CT 06450
Date of Sale: 4/7/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: Ellis County Courthouse, 101 W. Main Street, Waxahachie, TX 75165 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Auction.com LLC, Ashlee Luna, Bruce Miller, Douglas Rodgers, Jeff Benton, Michelle Schwartz, Guy Wiggs, Donna Stockman, David Stockman, Russell Stockman, Janet Pinder, Jack Beckman, Jamie Dworsky, Angela Cooper or Brandy Bacon, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under their 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

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

Dated: 2/5/2026

Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Planet Home Lending, LLC

Dated:

02/09/2026

Donna Stockman

Printed Name

Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

MH File Number: TX-25-124812-POS

Loan Type: FHA

Legal Description

Being Part of Lot 4 and All of Lot 5, Block 11, Tower Hill Addition, an addition to the City of Ennis, Ellis County, Texas, according to the plat of same recorded in Volume 69, Page 23, Deed Records and now in Cabinet A, Slide 165, Plat Records, Ellis County, Texas, and being more particularly described as follows:

Beginning at a 1/2-inch diameter iron rod with a red plastic cap stamped "RPLS 4888" set for corner at the intersection of the Southwest line of North Preston Street, a 60-foot wide public right-of-way, with the Northwest line of West Baldrige Street, a 60-foot wide public right-of-way, said point being the East corner of said Lot 5;

Thence South 60 deg. 00 min. 00 sec. West, a distance of 125.00 feet to a 1/2-inch diameter iron rod found for corner at the intersection of the said Northwest line with the Northeast line of a 20-foot wide public alley right-of-way, said point being the South corner of said Lot 5;

Thence North 29 deg. 48 min. 13 sec. West, along said Northeast line, passing at a distance of 50.00 feet the West corner of said Lot 5 and the South corner of Lot 4 of said Block 11, and continuing for a total distance of 80.00 feet to a 1/2-inch diameter iron rod with a red plastic cap stamped "RPLS 4888" set at the South corner of that portion of said Lot 4 described in deed to Alabank Shaw, recorded in Volume 842, Page 32, Deed Records, Ellis County, Texas.

Thence North 60 deg. 00 min. 00 sec. East, a distance of 125.00 feet to a 1/2-inch diameter iron rod with a red plastic cap stamped "RPLS 4888" set for corner in the said Southwest line of North Preston Street, at the East corner of said Shaw tract;

Thence South 29 deg. 48 min. 13 sec. East, a distance of 90.00 feet to the PLACE OF BEGINNING and containing 11,250 square feet or 0.258 of an acre of land.

000061

SCANNED

POSTED

FEB 09 2026

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 2/28/2019	Grantor(s)/Mortgagor(s): ERIN LOPEZ AND SALVADOR
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: GUILD MORTGAGE COMPANY LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 1905687	Property County: ELLIS
Mortgage Servicer: Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3887 Copley Drive, San Diego, CA 92111
Date of Sale: 4/7/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: Ellis County Courthouse, 101 W. Main Street, Waxahachie, TX 75165 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: BEING LOT 15 IN BLOCK D OF THE MEADOWS OF PALMER-PHASE ONE-A, AN ADDITION TO THE CITY OF PALMER, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN CABINET F, SLIDE 327/6, PLAT RECORDS, ELLIS COUNTY, TEXAS

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Auction.com LLC, Ashlee Luna, Bruce Miller, Douglas Rodgers, Jeff Benton, Michelle Schwartz, Guy Wiggs, Donna Stockman, David Stockman, Russell Stockman, Janet Pinder, Jack Beckman, Jamie Dworsky, Angela Cooper or Brandy Bacon, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under their 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

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

Dated: 2/5/2026

Dated: 02/09/2026

Donna Stockman

Printed Name

Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Guild Mortgage Company LLC

Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://salcs.mccarthymc.com/>

MH File Number: TX-26-125912-POS
Loan Type: FHA

17

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SCANNED

POSTED

FEB 10 2026

23TX373-0560
270 WATER MEADOW CT, WAXAHACHIE, TX 75165

COUNTY CLERK
ELLIS COUNTY, TEXAS

NOTICE OF FORECLOSURE SALE

Property: The Property to be sold is described as follows:

LOT 70 IN BLOCK 1, OF GARDEN VALLEY MEADOWS, AN ADDITION TO THE CITY OF WAXAHACHIE, ELLIS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET J, SLIDE 386, OF THE PLAT RECORDS OF ELLIS COUNTY, TEXAS.

Security Instrument: Deed of Trust dated February 28, 2020 and recorded on March 3, 2020 as Instrument Number 2007054 in the real property records of ELLIS County, Texas, which contains a power of sale.

Sale Information: April 07, 2026, at 1:00 PM, or not later than three hours thereafter, at the southeast porch of the Ellis County Courthouse, or as designated by the County Commissioners Court.

Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured: The Deed of Trust executed by ANNETTE BRYANT AND DAVID MONTGOMERY secures the repayment of a Note dated February 28, 2020 in the amount of \$402,523.00. FREEDOM MORTGAGE CORPORATION, whose address is c/o Freedom Mortgage Corporation, 951 Yamato Road, Suite 175, Boca Raton, FL 33431, is the current mortgagee of the Deed of Trust and Note and Freedom Mortgage Corporation is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

Substitute Trustee(s): Bob Dickerson, Terry Waters, Bruce Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Jeff Benton, Brandy Bacon, Brenda Wiggs, David Stockman, Guy Wiggs, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Russell Stockman, Jack Beckman, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Xome Inc. and Tejas Corporate Services, LLC, Dustin George

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.

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.



Tromberg, Miller, Morris & Partners, PLLC
Jonathan Andring, Attorney at Law
Melissa Brown, Attorney at Law
Yuri Han, Attorney at Law
6080 Tennyson Parkway Suite 100
Plano, TX 75024



Substitute Trustee(s): Bob Dickerson, Terry Waters, Bruce Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Jeff Benton, Brandy Bacon, Brenda Wiggs, David Stockman, Guy Wiggs, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Russell Stockman, Jack Beckman, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Ed Henderson, Andrew Mills-Middlebrook, Dustin George
c/o Tromberg, Miller, Morris & Partners, PLLC
6080 Tennyson Parkway Suite 100
Plano, TX 75024

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 10th day of February, 2026, I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of ELLIS County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

000071

Vaquero Real Estate, LLC
Loan: 1028
611 Georgetown Road, Ovilla, TX 75154

POSTED

FEB 18 2026

**COUNTY CLERK
ELLIS COUNTY, TEXAS**

THE STATE OF TEXAS

§
§
§

THE COUNTY OF ELLIS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Notice is hereby given of a public non-judicial foreclosure sale.

1. **Property to be Sold.** The property to be sold is certain real property located in Ellis County, Texas with a property address of 611 Georgetown Road, Ovilla, TX 75154 and more fully described as:

LOT 8, BLOCK C, OF WESTMORELAND ROAD ESTATES NO. 2, AN ADDITION TO THE CITY OF OVILLA, ELLIS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET A, SLIDE 574, OF THE PLAT RECORDS OF ELLIS COUNTY, TEXAS.

2. **Date, Time and Place of Sale.** The sale is scheduled to be held at the following date, time and place:

Date: April 7, 2025

Time: Between 10:00 am and 1:00 pm

Place: On the South Porch of the Ellis County Courthouse, or in the area of the Courthouse of Ellis County, Waxahachie Texas, designated by the Commissioners Court of such county where sales of real property under a power of sale are to take place pursuant to Section 51.002 of the Texas Property Code (as such designation is recorded in the real property records of such county), or if no place is designated by the Commissioners Court, the sale will be conducted at the place where the Notice of Trustee's Sale was posted.

3. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day of sale for the property being sold. The Property will be sold "as is", "where is" and "with all faults" of whatever nature or kind. No warranty or representation of any kind is made regarding the Property.

4. **Type of Sale.** The sale is a non-judicial lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by a Deed of Trust executed by Ivan Espinal and Eduardo F. Espinal. The Deed of Trust is dated May 26, 2022 and is recorded in the Office of the County Clerk of Ellis County, Texas, under Instrument File Number 2222550 of the Real Property Records of Ellis County, Texas, hereinafter "Deed of Trust").

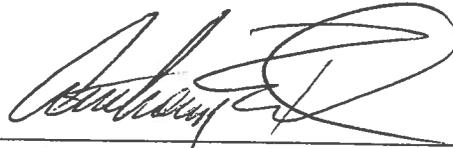
5. **Obligations Secured.** The Deed of Trust provides that it secures payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to the promissory note executed by Ivan Espinal and Eduardo F. Espinal, "Grantors", in the original principal sum of \$145,000.00, payable to the order of Vaquero Real Estate, LLC. Vaquero Real Estate, LLC. is the current owner and holder of the Obligations and is the Beneficiary under the Deed of Trust and Promissory Note and is referred to herein as the "**Beneficiary.**" The mailing address for Vaquero Real Estate, LLC. is 945 E Jefferson Blvd, Dallas, TX 75203.

6. **Default and Request to Act.** Default has occurred under the Promissory Note and the Beneficiary has requested me, Anthony W. Reed of The Reed Law Group, PLLC. as the Substitute Trustee to conduct this sale as authorized by said Deed of Trust. Notice is given that prior to the sale Beneficiary may appoint another person as a Substitute Trustee to conduct the sale. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE 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 SERVICEER.

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 in the United States, please send written notice of the active duty military service to the sender of this notice immediately.

Dated: February 10, 2026



Anthony W. Reed
Substitute Trustee
The Reed Law Group, PLLC.
Palisades II Tower
2435 N Central Expy, Ste 1200
Richardson, TX 75080
(469) 579-5739
(214) 975-6854 fax

000072

SCANNED

POSTED
FEB 18 2026
COUNTY CLERK
ELLIS COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2025-15702-TX

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.

Date, Time, and Place of Sale - The sale is scheduled to be held at the following date, time and place:

Date: 4/7/2026
Time: The earliest time the sale will begin is 1:00 PM , or within three (3) hours after that time.
Place: Ellis County Courthouse, Texas, at the following location: 109 South Jackson Street, Waxahachie, TX 75165 THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY

Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

Property To Be Sold - The property to be sold is described as follows:

Being all of Lot 10, Block 1, Milford Housing Addition, an Addition to the City of Milford, recorded in Cabinet J, Slide 536, Plat Records, Ellis County, Texas.

Commonly known as: 361 2ND AVE MILFORD, TX 76670

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust dated 12/30/2022 and recorded in the office of the County Clerk of Ellis County, Texas, recorded on 12/30/2022 under County Clerk's File No 2247766, in Book -- and Page -- The subject Deed of Trust was modified by Loan Modification recorded as Instrument No. 2421213 and recorded on 07/09/2024 of the Real Property Records of Ellis County, Texas.

Grantor(s):	Joseph Donovan Cottrell, a single man
Original Trustee:	Michael H. Patterson
Substitute Trustee:	Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for American Bank of Commerce, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

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

T.S. #: 2025-15702-TX

authorized to collect the debt and to administer any resulting foreclosure of the referenced property securing the above referenced loan.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

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

The 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 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. 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 trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Notice to Bidders - Please be advised that the Trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a trustee's deed upon sale will be issued for covered transfers. These federal regulations will require reporting if a trustee's deed is issued on or after March 1, 2026, even if the foreclosure sale is conducted prior to March 1, 2026. Additional information regarding these regulations and the required transferee information and certifications can be found at <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and https://www.fincen.gov/rre-faqs#D_5.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$226,900.00, executed by Joseph Donovan Cottrell, a single man, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for American Bank of Commerce, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

T.S. #: 2025-15702-TX

Default and Request to Act - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

Dated: 2/18/26

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC



c/o Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648

000075

SCANNED

POSTED

FEB 19 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

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: 08/07/2020
Grantor(s): RICHARD BATCHLER, MARRIED AND RYAN BATCHLER, AS COMMUNITY PROPERTY
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$196,377.00
Recording Information: Instrument 2027774
Property County: Ellis
Property: (See Attached Exhibit "A")
Reported Address: 311 N SHERMAN ST, PALMER, TX 75152

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 7th day of April, 2026
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: AT THE SOUTHEAST PORCH OF THE COURTHOUSE in Ellis County, Texas, Or. if the preceding area(s) is/are no longer the area(s) designated by the Ellis County Commissioner's Court, at the area most recently designated by the Ellis 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 Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Auction.com, 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. Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Auction.com, 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.

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): Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Auction.com, 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 Donna Stockman whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 02/19/26 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

By: Donna Stockman

Exhibit "A"

LOT 7R, BLOCK 13, OF THE ORIGINAL CITY OF PALMER, AN ADDITION TO THE CITY OF PALMER, ELLIS COUNTY, TEXAS, ACCORDING TO THE FINAL PLAT THEREOF RECORDED IN CABINET J, SLIDE 101. OF THE PLAT RECORDS, OF ELLIS COUNTY, TEXAS.

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

000076

SCANNED

POSTED

FEB 19 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

25-337787

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: July 25, 2018	Original Mortgagor/Grantor: LAKEISHA C HICKERSON AND BRUCE G HICKERSON
Original Beneficiary / Mortgagee: MORTGAGE SOLUTIONS OF COLORADO, LLC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: SELENE FINANCE, LP
Recorded in: Volume: N/A Page: N/A Instrument No: 1821336	Property County: ELLIS
Mortgage Servicer: SELENE FINANCE, LP	Mortgage Servicer's Address: 3501 OLYMPUS BLVD., SUITE 500 DALLAS, TEXAS 75019

* 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 property securing the above referenced loan.

Secures:Note in the original principal amount of \$320,919.00, executed by LAKEISHA C HICKERSON AND BRUCE G HICKERSON and payable to the order of Lender.

Property Address/Mailing Address: 3209 LE MANNS ST, MIDLOTHIAN, TX 76065

Legal Description of Property to be Sold: LOT 17, BLOCK J, OF WINDERMERE ESTATES, A SUBDIVISION IN THE CITY OF MIDLOTHIAN, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME I, PAGES 313-317, MAP RECORDS OF ELLIS COUNTY, TEXAS.

Date of Sale: April 07, 2026	Earliest time Sale will begin: 1:00PM
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Place of sale of Property: "The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the designated area, AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, SELENE FINANCE LP, the owner and holder of the Note, has requested Servicelink Agency Sales and Posting, LLC whose address is 1320 Greenway Drive Suite 300 Irving, Tx 75038 OR Tejas Corporate Services, LLC whose address is 14800 Landmark Blvd., Suite 850, Dallas, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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 SELENE FINANCE LP bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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SCANNED

POSTED

FEB 19 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

25-380325

Notice of Substitute Trustee's Sale

Notice Concerning Military Duty: 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. Tex. Prop. Code § 51.002(i)

Deed of Trust Date: July 17, 2024	Original Mortgagor/Grantor: SHEILA USHER
Original Beneficiary / Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR AMERICAN FINANCIAL RESOURCES, LLC., ITS SUCCESSORS AND ASSIGNS	Current Beneficiary / Mortgagee: U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 EBO TRUST
Recorded in: Volume: N/A Page: N/A Instrument No: 2422470	Property County: ELLIS
Mortgage Servicer: Selene Finance LP	Mortgage Servicer's Address: 3501 OLYMPUS BLVD., SUITE 500 DALLAS, TEXAS 75019

* 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 property securing the above referenced loan.

Secures:Note in the original principal amount of \$481,122.00, executed by SHEILA USHER and payable to the order of Lender.

Property Address/Mailing Address: 1616 GRANITE WAY, WAXAHACHIE, TX 75165

Legal Description of Property to be Sold: LOT 26, BLOCK 6, OF ESTATES OF NORTH GROVE - PHASE I, AN ADDITION TO THE CITY OF WAXAHACHIE, ELLIS COUNTY, TEXAS, ACCORDING TO THE AMENDED MAP AND/OR PLAT THEREOF RECORDED IN CABINET J, SLIDE(S) 325-327, OF THE MAP AND/OR PLAT RECORDS OF ELLIS COUNTY, TEXAS.

Date of Sale: April 07, 2026	Earliest time Sale will begin: 1:00 PM
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Place of sale of Property: "The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

Appointment of Substitute Trustee: Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust, the same is now wholly due. Because of that default, U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 EBO TRUST, the owner and holder of the Note, has requested SERVICELINK AGENCY SALES & POSTING, LLC WHOSE ADDRESS IS 1320 GREENWAY DRIVE SUITE 300 IRVING, TX 75038 or TEJAS CORPORATE SERVICES, LLC WHOSE ADDRESS IS 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, to sell the property. The Trustee(s) has/have been appointed Substitute Trustee in the place of the original trustee, in the manner authorized by the deed of trust.

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 *U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 EBO TRUST* bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, SERVICELINK AGENCY SALES & POSTING, LLC WHOSE ADDRESS IS 1320 GREENWAY DRIVE SUITE 300 IRVING, TX 75038 or TEJAS CORPORATE SERVICES, LLC WHOSE ADDRESS IS 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254. 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 SERVICELINK AGENCY SALES & POSTING, LLC WHOSE ADDRESS IS 1320 GREENWAY DRIVE SUITE 300 IRVING, TX 75038 or TEJAS CORPORATE SERVICES, LLC WHOSE ADDRESS IS 14800 LANDMARK BLVD., SUITE 850, DALLAS, TX 75254, Trustee.

Limitation of Damages: If the sale is set aside for any reason, the purchaser at the sale shall be entitled only to a return of the funds paid. The purchaser shall have no further recourse against Mortgagor, the Mortgagee, or the Mortgagee's attorney.



SUBSTITUTE TRUSTEE

Servicelink Agency Sales & Posting, LLC OR Tejas Corporate Services, LLC Trustee

c/o Robertson, Anschutz, Schneid, Crane & Partners, PLLC,
13010 Morris Rd., Suite 450, Alpharetta, GA 30004; PH:
(470)321-7112

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SCANNED

POSTED

FEB 19 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

2765

T.S. #: 2025-20066-TX

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.

Date, Time, and Place of Sale - The sale is scheduled to be held at the following date, time and place:

Date: 4/7/2026
Time: The earliest time the sale will begin is 1:00 PM , or within three (3) hours after that time.
Place: Ellis County Courthouse, Texas, at the following location: 109 South Jackson Street, Waxahachie, TX 75165 THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY

Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

Property To Be Sold - The property to be sold is described as follows:

LOT 31, BLOCK B, OF ROCK CREEK ESTATES, SECOND INSTALLMENT, AN ADDITION IN ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN CABINET B, SLIDE 155-156, OF THE PLAT RECORDS. OF ELLIS COUNTY, TEXAS.

Commonly known as: 833 SHADY BROOK LN RED OAK, TX 75154

Instrument to be Foreclosed - The instrument to be foreclosed is the Deed of Trust dated 3/2/2012 and recorded in the office of the County Clerk of Ellis County, Texas, recorded on 3/5/2012 under County Clerk's File No 1204605, in Book 02614 and Page 2313 of the Real Property Records of Ellis County, Texas.

Grantor(s): BRENCE SHERROD GARRISON A SINGLE MAN
Original Trustee: SCOTT R. VALBY
Substitute Trustee: Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, its successors and assigns
Current Mortgagee: Freedom Mortgage Corporation
Mortgage Servicer: Freedom Mortgage Corporation

T.S. #: 2025-20066-TX

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 referenced property securing the above referenced loan.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

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

The 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 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. 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 trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Notice to Bidders - Please be advised that the Trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a trustee's deed upon sale will be issued for covered transfers. These federal regulations will require reporting if a trustee's deed is issued on or after March 1, 2026, even if the foreclosure sale is conducted prior to March 1, 2026. Additional information regarding these regulations and the required transferee information and certifications can be found at <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and https://www.fincen.gov/rre-faqs#D_5.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount of \$145,972.00, executed by BRENCE SHERROD GARRISON A SINGLE MAN, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

T.S. #: 2025-20066-TX

Freedom Mortgage Corporation
11988 EXIT 5 PKWY BLDG 4
FISHERS IN 46037-7939
Phone: (855) 690-5900

Default and Request to Act - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.

Dated: 02/19/26

Nestor Solutions, LLC, Auction.com, LLC, Xome Inc., Tejas Corporate Services, LLC, Agency Sales and Posting LLC, Abstracts/Trustees of Texas, LLC, Resolve Trustee Services, LLC



c/o Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648
Phone: (888) 403-4115
Fax: (888) 345-5501

For sale information visit: <https://www.xome.com> or Contact (800) 758-8052.

SENDER OF THIS NOTICE:
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC
214 5th Street, Suite 205
Huntington Beach, California 92648

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SCANNED

POSTED

FEB 26 2026

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE
COUNTY CLERK
ELLIS COUNTY, TEXAS

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: November 19, 2020
Grantor(s): Richard D. Tyeskie, a Married Man and Tamar Lashon Tyeskie, signing pro forma to perfect lien only
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as nominee for Eustis Mortgage Corp. dba Verity Mortgage
Original Principal: \$265,857.00
Recording Information: 2043280
Property County: Ellis
Property: Lot 20, Block B, of Oakmont Park Subdivision, Phase 1, in the City of Red Oak, Ellis County, Texas, according to the map or plat thereof recorded in Volume J, Page 708, Plat Records, Ellis County, Texas.
Property Address: 604 Hazeltine Road
Red Oak, TX 75154

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: EUSTIS MORTGAGE CORPORATION
Mortgage Servicer: Servbank, N.A.
Mortgage Servicer Address: 3138 E. Elwood Street
Phoenix, AZ 85034

SALE INFORMATION:

Date of Sale: April 7, 2026
Time of Sale: 1:00 PM or within three hours thereafter.
Place of Sale: THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY or, if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court.
Substitute Trustee: Tejas Corporate Services, LLC, and Padgett Law Group, any to act
Substitute Trustee Address: 546 Silicon Dr., Suite 103
Southlake, TX 76092

T /
PLG File Number: 25-010894-2

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.

The undersigned is the attorney for the mortgagee and/or mortgage servicer, and in such capacity does hereby remove the original trustee and all successor substitute trustees under the above-described Deed of Trust and appoints in their place, any to act, those substitute trustees identified in the SALE INFORMATION section of this notice, whose address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092 as Substitute Trustee, who shall hereafter exercise all powers and duties to set aside the said original trustee under said Deed of Trust, and further does hereby request, authorize, and instruct said Substitute Trustees to conduct and direct the execution of remedies set aside to the beneficiary therein.

WHEREAS, the above-named Grantor(s) 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 are declared immediately due and payable.

WHEREAS, the original Trustee and any previously appointed Substitute Trustee under said Deed of Trust has been hereby removed and the herein described Substitute Trustees, have been appointed as Substitute Trustees and authorized by the Mortgage Servicer to enforce the power of sale granted in the Deed of Trust; 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 is hereby accelerated, and all sums secured by the Deed of Trust are declared to be immediately due and payable.
2. The herein appointed Substitute Trustees, 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 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 imposed by the Deed of Trust.
4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for the 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 sold "AS-IS", purchaser's 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 interest 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.
5. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, the Mortgagee's Attorney, or the duly appointed Substitute Trustee.



Michael J. Burns / Paige Jones/ Gabrielle A. Davis/ Ronny George

CERTIFICATE OF POSTING

My name is Donna Stockman, and my address is c/o Padgett Law Group, 546 Silicon Dr., Suite 103, Southlake, TX 76092. I declare under penalty of perjury that on 02/26/26, I filed at the office of the Ellis County Clerk to be posted at the Ellis County courthouse this notice of sale.

Donna Stockman

Declarant's Name: Donna Stockman

Date: 02/26/26

Padgett Law Group
546 Silicon Dr., Suite 103, Southlake, TX 76092
(850) 422-2520

000080

SCANNED

POSTED

FEB 26 2026

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

COUNTY CLERK
ELLIS COUNTY, TEXAS

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.

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 7th day of April 2026
Time: 1:00 P.M. or not later than three hours after that time
Place: AT THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE in Ellis County, Texas.

TERMS OF SALE: CASH

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: October 11, 2023
Grantor(s): Command the Land Ventures, LLC
Original Mortgagee: Double Backflip, LLC
Original Principal: \$333,000.00
Recording Information: Deed Inst.#2330461
Current Mortgagee/Beneficiary: Double Backflip, LLC
Secures: The Promissory Note (the "Note") in the original principal amount of \$333,000.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County: Ellis
Property Description: (See Attached Exhibit "A")
Property Address: 2184 Liriope Lane, Waxahachie, TX 75165
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: Double Backflip, LLC
Mortgage Servicer Address: 1312 17th Street, Suite 71618 Denver, CO 80202

SUBSTITUTE TRUSTEE(S): Virgil Jordan, Jeff Benton, Michelle Schwartz, Guy Wiggs, Donna Stockman, David Stockman, Russell Stockman, Janet Pinder, Jack Beckman, Jamie Dworsky, Angela Cooper or Brandy Bacon, or any person so authorized.

SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Drive, Suite 780 Irving, TX 75038

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Donna Stockman whose address is 1320 Greenway Dr, suite 780, Irving, TX 75038, I declare under penalty perjury that 02/26/26 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners.

Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

EXHIBIT "A"

Lot 8, Block 6, The Arbor at Willow Grove, an Addition to the City of Waxahachie, Ellis County, Texas, according to the Map or Plat thereof recorded in Cabinet H, Page 498, Plat Records of Ellis County, Texas.

000081

NOTICE OF SUBSTITUTE TRUSTEE SALE

POSTED

FEB 26 2026

Deed of Trust Date: 1/26/2007	Grantor(s)/Mortgagor(s): JOHN E. BLAND AND WIFE, COUNTY CLERK ELLIS COUNTY, TEXAS
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR HOME FUNDS DIRECT, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, as Trustee, in trust for the registered holders of Citigroup Mortgage Loan Trust 2007-AHL2, Asset-Backed Pass-Through Certificates, Series 2007-AHL2
Recorded in: Volume: 02285 Page: 2047 Instrument No: 20070003643	Property County: ELLIS
Mortgage Servicer: Select Portfolio Servicing, Inc. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3217 S. Decker Lake Dr., Salt Lake City, UT 84119
Date of Sale: 4/7/2026	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT "A"

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Jeff Benton, Brandy Bacon, Brenda Wiggs, David Stockman, Guy Wiggs, Donna Stockman, Janet Pinder, Michelle Schwartz, Jamie Dworsky, Angela brown, Leslie Shuler, Russell Stockman, Jack Beckman, Angela Cooper or Brandy Bacon, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(1): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

Dated: 2/25/2026



Thuy Frazier, Attorney
McCarthy & Holthus, L.L.P.
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Select Portfolio Servicing, Inc.

Dated:

02/26/26

Donna Stockman

Printed Name:



Substitute Trustee
c/o ServiceLink Auction
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

MH File Number: TX-21-79533-HE

Loan Type: Conventional Residential

TX-21-79533-HE

EXHIBIT "A"

BEING all that certain lot, tract or parcel of land situated in the **F.D. HARRISON SURVEY, ABSTRACT NO. 512, in the City of Italy, ELLIS County, Texas** and being all that certain tract conveyed to **Howard Lynn Lawson and Diane M. Lawson** by instrument recorded in Volume 731, Page 33 of the Deed Records, **ELLIS County, Texas (DRECT)** and being all of Lots 6 and 7, and part of Lots 5 and 8 of Price's Addition to the City of Italy, according to the unofficial plat thereof, and being more particularly described as follows:

BEGINNING at a ½ inch steel rod set in the intersection of the Northeast line of Dunaway Street (a 50 foot right-of-way) with the Southeast line of Waco Street (a 50 foot right-of-way) for the West corner of the tract, said Lawson Tract, and Lot 7;

THENCE North 38 degrees 00 minutes 00 seconds East, 140.22 feet (Deed - record bearing basis, 140 feet) along the Northwest line of this tract, said Lawson Tract, and Lots 7 and 8, and along the Southeast line of Waco Street, to a ½ inch steel rod found for the North corner of this tract and said Lawson Tract, said rod being the recognized West corner of that certain tract conveyed to **Larry F. Roberts and wife, Debra Roberts** by instrument recorded in Volume 1127, Page 478 of the Official Public Records, **ELLIS County, Texas;**

THENCE South 52 degrees 00 minutes 00 seconds East 200.64 feet (Deed - same bearing, 200 feet) through Lots 8 and 5, along the Northeast line of this tract and said Lawson Tract, and along the Southwest line of said Roberts Tract, passing the South corner thereof and continuing through Lot 5 to a ½ inch steel rod set in the Northwest line of Price street (a 50 foot right-of-way, unimproved) for the East corner of this tract and said Lawson Tract;

THENCE South 38 degrees 00 minutes 00 seconds West, 140.22 feet (Deed - record bearing basis, 140 feet) along the Southeast line of this tract, Lots 5 and 6, and said Lawson Tract, and along the Northwest line of Price street, to a ½ inch capped steel rod set in the intersection of the Northeast line of Dunaway Street and the Northwest line of Price Street for the South corner of this tract, Lot 6 and said Lawson Tract;

THENCE North 52 degrees 00 minutes 00 seconds West, 200.64 feet (Deed - same bearing, 200 feet) along the Northeast line of Dunaway Street and the Southwest line of this tract, Lots 6 and 7, and said Lawson Tract, to the **POINT OF BEGINNING, AND CONTAINING** approximately 0.6459 acres of land.

NOTE: The Company does not represent that the above acreage or square footage calculations are correct.

000082

POSTED

FEB 26 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

SCANNED

1618 FM 85
ENNIS, TX 75119

00000010724870

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: April 07, 2026

Time: The sale will begin at 1:00 PM or not later than three hours after that time.

Place: THE SOUTH PORCH OF THE ELLIS COUNTY COURTHOUSE 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 September 08, 2022 and recorded in Document INSTRUMENT NO. 2236656; AS AFFECTED BY LOAN MODIFICATION AGREEMENT INSTRUMENT NO. 2409041 real property records of ELLIS County, Texas, with APRIL ROCHA MCCREARY AND TIMOTHY DON MCCREARY JR WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. **Obligations Secured.** Deed of Trust or Contract Lien executed by APRIL ROCHA MCCREARY AND TIMOTHY DON MCCREARY JR WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$285,122.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PENNYMAC LOAN SERVICES, LLC 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. PENNYMAC LOAN SERVICES, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PENNYMAC LOAN SERVICES, LLC
3043 TOWNSGATE ROAD
SUITE 200
WESTLAKE VILLAGE, CA 91361



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 LARRY PETR, BRANDY BACON, MICHELLE SCHWARTZ, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, JAMIE DWORSKY, ANGELA COOPER, JEFF BENTON OR STOCKMAN FORECLOSURE SERVICES INC. 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 02/26/26 I filed at the office of the ELLIS County Clerk and caused to be posted at the ELLIS County courthouse this notice of sale.



Declarants Name: Donna Stockman

Date: 02/26/26

EXHIBIT "A"

BEING ALL THAT CERTAIN- PARCEL OF LAND SITUATED IN THE ALPHONZO STEELE SURVEY, ABSTRACT NO. 966, ELLIS COUNTY, TEXAS, BEING ALL OF THE 2.00 ACRE TRACT OF LAND CONVEYED TO CHARLES M. RAY AND JOAN F. RAY BY WARRANTY DEED RECORDED IN VOLUME 2580, PAGE 2273 OF THE OFFICIAL PUBLIC RECORDS OF ELLIS COUNTY, TEXAS (OPRECT), AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD FOUND IN THE SOUTH LINE OF FARM TO MARKET HIGHWAY 85 FOR THE NORTHEAST CORNER OF SAID RAY TRACT AND THE CURRENT NORTHERLY NORTHWEST CORNER OF THE RESIDUAL OF THE 102 ACRE TRACT OF LAND (TRACT ONE) CONVEYED TO R&M SPENCE RANCHES, LLC-DAVIS SERIES BY SPECIAL WARRANTY DEED RECORDED IN INSTRUMENT NUMBER RECORDED IN 1821023, OPRECT:

THENCE S 30°50'58" E (DEED - S 28°32'34" E, 400.66 FEET), ALONG THE EAST LINE OF SAID RAY TRACT AND THE CURRENT NORTHERLY WEST LINE OF SAID 102 ACRE TRACT, A DISTANCE OF 400.22 FEET TO A 1/2" IRON ROD FOUND FOR THE SOUTHEAST CORNER OF SAID RAY TRACT:

THENCE S 65°00'24" W (DEED - S 67°20'35" W, 220.24 FEET), ALONG THE SOUTH LINE OF SAID ROY TRACT AND THE CURRENT WESTERLY NORTH LINE OF SAID 102 ACRE TRACT, A DISTANCE OF 220.15 FEET TO A 1/2" IRON ROD FOUND IN THE WEST LINE OF SAID 102 ACRE TRACT AND IN THE EAST LINE OF THE 35.174 ACRE TRACT OF LAND (TRACT ONE) CONVEYED TO R&M SPENCE RANCHES, LLC - DAVIS SERIES BY SPECIAL WARRANTY DEED RECORDED IN INSTRUMENT NUMBER RECORDED IN 1821019, OPRECT FOR THE SOUTHWEST CORNER OF SAID RAY TRACT:

THENCE N 30°46'57" W (DEED - N 28°32'24" W, 396.93 FEET), ALONG THE WEST LINE OF SAID RAY TRACT AND SOME FOR SAID 1.02 ACRE TRACT AND THE EAST LINE OF SAID 35.174 ACRE TRACT, A DISTANCE OF 397.00 FEET TO A 1/2" IRON ROD FOUND IN THE SOUTH LINE OF F.M. 85 FOR THE NORTHWEST CORNER OF SAID RAY TRACT AND SAME FOR SAID 102 ACRE TRACT AND THE NORTHEAST CORNER OF SAID 35.174 ACRE TRACT:

THENCE ALONG THE NORTH LINE OF SAID RAY TRACT AND SAME FOR SAID 102 ACRE TRACT AND THE SOUTH LINE OF F.M. 85 AS FOLLOWS:

N 65°09'06" E (DEED - N 67°38'24" E, 103.1 FEET), A DISTANCE OF 103.36 FEET TO A 60D NAIL FOUND IN A WOODEN HIGHWAY MONUMENT FOR CORNER; AND

N 63°19'14" E (DEED - N 65°15'39" E, 116.84 FEET), A DISTANCE OF 116.05 FEET TO THE PLACE OF BEGINNING AND CONTAINING 1.998 ACRES OF LAND, MORE OR LESS.

000083

POSTED

FEB 26 2026

SCANNED

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

COUNTY CLERK

Assert and protect your rights as a member of the armed forces of the United States, 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: April 7, 2026

TIME: 10:00 AM

PLACE: Ellis County Courthouse, 101 W. Main Street, Waxahachie, TX 75165, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court

2. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only party of the property. Pursuant to section 50.009 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.
3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 21, 2023 and recorded as Instrument Number 2317947, real property records of Ellis County, Texas.
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by Trinity Kirk and Robert Kirk, securing the payment of the indebtedness in the original principal amount of \$441,849.00, and obligations therein described including by not limited to the promissory note; and all modifications renewals and extensions of the promissory note. Rocket Mortgage, LLC is the current mortgagee of the note and deed of trust or contract lien.
5. **Default.** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.
6. **Property to be Sold.** The property to be sold is described as follows:
Being Lot 5, Block 4, Parkside Estates, an Addition to the City of Midlothian, Ellis County, Texas, according to the map or plat thereof recorded in Cabinet I, Slides(s) 365, of the Map and/or Plat Records of Ellis County, Texas.
7. **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 Services is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. Rocket



Mortgage, LLC s/b/m to Nationstar Mortgage LLC as Mortgage Servicer, is representing the current mortgagee, whose address is:

**8950 Cypress Waters Boulevard
Coppell, Texas 75019**

8. **Appointment of Substitute Trustee.** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint Jennifer Hooper, Auction.com, LLC, whose address is c/o Brock & Scott, 4225 Wingren Drive, Suite 105, Irving, TX 75602, Substitute Trustee to act under and by virtue of said Deed of Trust.
9. **Limitation of Damages.** If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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.

Date: 2/24/2026


Jennifer Hooper

Certificate of Posting

I am Donna Stockman whose address is 4225 Wingren Drive, Suite 105, Irving, TX 75602. I declare under penalty of perjury that on 02/26/26 I filed this Notice of [Substitute] Trustees Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.



Declarant's Name: Donna Stockman
Date: 02/26/26

SCANNED

POSTED

FEB 26 2026

NOTICE OF TRUSTEE'S SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE
ELLIS COUNTY, TEXAS

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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated August 02, 2023 and recorded under Clerk's File No. 2322819, in the real property records of ELLIS County Texas, with Janean Wells, an unmarried woman as Grantor(s) and Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Mortgage Solutions of Colorado, LLC, its successors and assigns as Original Mortgagee.

Deed of Trust executed by Janean Wells, an unmarried woman securing payment of the indebtedness in the original principal amount of \$367,000.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Janean Wells. The Secretary of Veterans Affairs, an officer of the United States is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

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 property securing the above referenced loan. PHH Mortgage Corporation is acting as the Mortgage Servicer for the Mortgagee. PHH Mortgage Corporation, is representing the Mortgagee, whose address is: 1 Mortgage Way, Mount Laurel, NJ 08054.

Legal Description:

LOT FF OF SUBDIVISION 2, DIVISION XVI, OF THE OFFICIAL MAP OF THE CITY OF ENNIS, AN ADDITION TO THE CITY OF CITY OF ENNIS, ELLIS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET A, SLIDE(S) 197-198, OF THE PLAT RECORDS OF ELLIS COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 04/07/2026 **Earliest Time Sale Will Begin: 1:00 PM**

Location of Sale: **The place of the sale shall be: ELLIS County Courthouse, Texas at the following location: The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court**

TERMS OF SALE

A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer 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.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. 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.

44-26-00578
ELLIS



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The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

STRICT COMPLIANCE WITH FINCEN RULES AND REGULATIONS IS REQUIRED TO PURCHASE THE PROPERTY AT THIS SALE. A FORECLOSURE DEED WILL NOT ISSUE WITHOUT SUCCESSFUL BIDDER'S STRICT COMPLIANCE WITH FINCEN.

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 attorney for the Mortgagee and/or Its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, **I HEREBY APPOINT AND DESIGNATE Jeff Benton, Brandy Bacon, Brenda Wiggs, David Stockman, Guy Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela brown, Agency Sales and Posting, LLC, or Codilis & Moody, P.C., as Substitute Trustee.**

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Executed on February 23, 2026.

/s/ Will Morphis SBOT No. 24131905, Attorney at Law
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

Posted and filed by: Donna Stockman

Printed Name: Donna Stockman

C&M No. 44-26-00578

000089

POSTED
MAR 03 2026
COUNTY CLERK
ELLIS 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

T.S. No.: 2260130022

DATE: February 23, 2026

NOTE: Promissory Note described as follows:

Date: 12/16/2024
Debtor(s): BPJ Development, LLC, a Texas limited liability company
Original Creditor: Navigator Private Capital, LLC
Original Principal Amount: \$775,000.00
Current Holder: Navigator Private Capital, LLC

DEED OF TRUST: Deed of Trust described as follows:

Date: 12/16/2024
Grantor: BPJ Development, LLC, a Texas limited liability company
Trustee: Patrick S. Thomas
Current Beneficiary: Navigator Private Capital, LLC
Recorded: 12/20/2024, as Instrument No.: 2240502, In the County of Ellis, State of Texas

LENDER: Navigator Private Capital, LLC

BORROWER: BPJ Development, LLC, a Texas limited liability company

PROPERTY: The real property described as follows:

Lot 64, Block 1, of Azalea Hollow Addition, an Addition to the City of Midlothian, Ellis County, Texas, according to the Plat thereof recorded in Cabinet K, Page 218 Plat Records, Ellis County, Texas.

4461 Tea Olive Tr, Midlothian, TX 76065

**SUBSTITUTE TRUSTEE: TOLESOAZ Corp dba Total Lender Solutions, an AZ Corp,
Randy S. Newman and Abstracts/Trustees Of Texas, LLC**

Substitute Trustee's Mailing Address: One West Deer Valley Rd., Ste 103, Phoenix, Arizona
85027, Phone: 623-581-3262

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

4/7/2026, the first Tuesday of the month, to commence at 10:00 AM (or within 3 hours
after).

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the
designated area, at the area most recently designated by the County Commissioner's Court.

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.

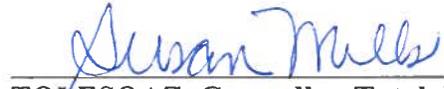
Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property
and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other
substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder
for cash or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

Please be advised that the trustee may require entity or trust bidders at this trustee's sale to
provide information, documentation and/or certification of the vesting instructions and the data
required to be reported pursuant to FinCEN regulations effective for transfers of residential real
property to covered transferees on or after March 1, 2026. The required information must be
provided to the trustee before a trustee's deed upon sale will be issued for covered transfers.
Additional information regarding these regulations and the required transferee information and
certifications can be found at

<https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and https://www.fincen.gov/rre-faqs#D_5

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 Sale executed by:



TOLESOAZ Corp dba Total Lender Solutions, an AZ Corp, Randy S. Newman and Abstracts/Trustees Of Texas, LLC, Trustee

000090

SCANNED

POSTED

MAR 03 2026

COUNTY CLERK
ELLIS 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

T.S. No.: 2260130021

DATE: February 23, 2026

NOTE: Promissory Note described as follows:

Date:	12/16/2024
Debtor(s):	BPJ Development, LLC, a Texas limited liability company
Original Creditor:	Navigator Private Capital, LLC
Original Principal Amount:	\$775,000.00
Current Holder:	Navigator Private Capital, LLC

DEED OF TRUST: Deed of Trust described as follows:

Date:	12/16/2024
Grantor:	BPJ Development, LLC, a Texas limited liability company
Trustee:	Patrick S. Thomas
Current Beneficiary:	Navigator Private Capital, LLC
Recorded:	12/18/2024, as Instrument No.: 2240172, In the County of Ellis, State of Texas

LENDER: Navigator Private Capital, LLC

BORROWER: BPJ Development, LLC, a Texas limited liability company

PROPERTY: The real property described as follows:

Lot 67, Block 1, of Azalea Hollow Addition, an Addition to the City of Midlothian, Ellis County, Texas, according to the Plat thereof recorded in Cabinet K, Page 218 Plat Records, Ellis County, Texas.

4920 Magnolia Tr, Midlothian, TX 76065

**SUBSTITUTE TRUSTEE: TOLESOAZ Corp dba Total Lender Solutions, an AZ Corp,
Randy S. Newman and Abstracts/Trustees Of Texas, LLC**

Substitute Trustee's Mailing Address: One West Deer Valley Rd., Ste 103, Phoenix, Arizona
85027, Phone: 623-581-3262

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

4/7/2026, the first Tuesday of the month, to commence at **10:00 AM** (or within 3 hours
after).

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the
designated area, at the area most recently designated by the County Commissioner's Court.

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.

Please be advised that the trustee may require entity or trust bidders at this trustee's sale to
provide information, documentation and/or certification of the vesting instructions and the data
required to be reported pursuant to FinCEN regulations effective for transfers of residential real
property to covered transferees on or after March 1, 2026. The required information must be
provided to the trustee before a trustee's deed upon sale will be issued for covered transfers.
Additional information regarding these regulations and the required transferee information and
certifications can be found at

<https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and https://www.fincen.gov/rre-faqs#D_5

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 Sale executed by:



TOLESOAZ Corp dba Total Lender Solutions, an AZ Corp, Randy S. Newman and Abstracts/Trustees Of Texas, LLC, Trustee

000091

SCANNED

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MAR 03 2026

COUNTY CLERK
ELLIS 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

T.S. No.: 2260130020

DATE: February 23, 2026

NOTE: Promissory Note described as follows:

Date:	12/16/2024
Debtor(s):	BPJ Development, LLC, a Texas limited liability company
Original Creditor:	Navigator Private Capital, LLC
Original Principal Amount:	\$775,000.00
Current Holder:	Navigator Private Capital, LLC

DEED OF TRUST: Deed of Trust described as follows:

Date:	12/16/2024
Grantor:	BPJ Development, LLC, a Texas limited liability company
Trustee:	Patrick S. Thomas
Current Beneficiary:	Navigator Private Capital, LLC
Recorded:	12/20/2024, as Instrument No.: 2240493, In the County of Ellis, State of Texas

LENDER: Navigator Private Capital, LLC

BORROWER: BPJ Development, LLC, a Texas limited liability company

PROPERTY: The real property described as follows:

Lot 1, Block 4, of Azalea Hollow Addition, an Addition to the City of Midlothian, Ellis County, Texas, according to the Plat thereof recorded in Cabinet K, Page 218 Plat Records, Ellis County, Texas.

4740 Magnolia Tr, Midlothian, TX 76065

**SUBSTITUTE TRUSTEE: TOLESOAZ Corp dba Total Lender Solutions, an AZ Corp,
Randy S. Newman and Abstracts/Trustees Of Texas, LLC**

Substitute Trustee's Mailing Address: One West Deer Valley Rd., Ste 103, Phoenix, Arizona
85027, Phone: 623-581-3262

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

4/7/2026, the first Tuesday of the month, to commence at 10:00 AM (or within 3 hours
after).

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the
designated area, at the area most recently designated by the County Commissioner's Court.

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.

Please be advised that the trustee may require entity or trust bidders at this trustee's sale to
provide information, documentation and/or certification of the vesting instructions and the data
required to be reported pursuant to FinCEN regulations effective for transfers of residential real
property to covered transferees on or after March 1, 2026. The required information must be
provided to the trustee before a trustee's deed upon sale will be issued for covered transfers.
Additional information regarding these regulations and the required transferee information and
certifications can be found at

<https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and https://www.fincen.gov/rre-faqs#D_5

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 Sale executed by:



TOLESOAZ Corp dba Total Lender Solutions, an AZ Corp, Randy S. Newman and Abstracts/Trustees Of Texas, LLC, Trustee

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NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE AN INDIVIDUAL 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

T.S. No.: 2260130019

DATE: February 23, 2026

NOTE: Promissory Note described as follows:

Date:	12/16/2024
Debtor(s):	BPJ Development, LLC, a Texas limited liability company
Original Creditor:	Navigator Private Capital, LLC
Original Principal Amount:	\$775,000.00
Current Holder:	Navigator Private Capital, LLC

DEED OF TRUST: Deed of Trust described as follows:

Date:	12/16/2024
Grantor:	BPJ Development, LLC, a Texas limited liability company
Trustee:	Patrick S. Thomas
Current Beneficiary:	Navigator Private Capital, LLC
Recorded:	12/20/2024, as Instrument No.: 2240355, In the County of Ellis, State of Texas

LENDER: Navigator Private Capital, LLC

BORROWER: BPJ Development, LLC, a Texas limited liability company

PROPERTY: The real property described as follows:

Lot 3, Block 02, of Azalea Hollow Addition, an Addition to the City of Midlothian, Ellis County, Texas, according to the plat thereof recorded in Cabinet K, Page 218 Plat Records, Ellis County, Texas.

4441 Redbud Ln, Midlothian, TX 76065

**SUBSTITUTE TRUSTEE: TOLESOAZ Corp dba Total Lender Solutions, an AZ Corp,
Randy S. Newman and Abstracts/Trustees Of Texas, LLC**

Substitute Trustee's Mailing Address: One West Deer Valley Rd., Ste 103, Phoenix, Arizona
85027, Phone: 623-581-3262

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

4/7/2026, the first Tuesday of the month, to commence at 10:00 AM (or within 3 hours
after).

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the
designated area, at the area most recently designated by the County Commissioner's Court.

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.

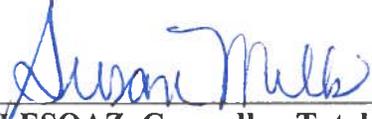
Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property
and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other
substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder
for cash or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

Please be advised that the trustee may require entity or trust bidders at this trustee's sale to
provide information, documentation and/or certification of the vesting instructions and the data
required to be reported pursuant to FinCEN regulations effective for transfers of residential real
property to covered transferees on or after March 1, 2026. The required information must be
provided to the trustee before a trustee's deed upon sale will be issued for covered transfers.
Additional information regarding these regulations and the required transferee information and
certifications can be found at

<https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and https://www.fincen.gov/rre-faqs#D_5

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 Sale executed by:



TOLESOAZ Corp dba Total Lender Solutions, an AZ Corp, Randy S. Newman and Abstracts/Trustees Of Texas, LLC, Trustee

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MAR 03 2026

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

T.S. No.: 2260130018

DATE: February 23, 2026

NOTE: Promissory Note described as follows:

Date:	12/16/2024
Debtor(s):	BPJ Development, LLC, a Texas limited liability company
Original Creditor:	Navigator Private Capital, LLC
Original Principal Amount:	\$775,000.00
Current Holder:	Navigator Private Capital, LLC

DEED OF TRUST: Deed of Trust described as follows:

Date:	12/16/2024
Grantor:	BPJ Development, LLC, a Texas limited liability company
Trustee:	Patrick S. Thomas
Current Beneficiary:	Navigator Private Capital, LLC
Recorded:	12/20/2024, as Instrument No.: 2240500, In the County of Ellis, State of Texas

LENDER: Navigator Private Capital, LLC

BORROWER: BPJ Development, LLC, a Texas limited liability company

PROPERTY: The real property described as follows:

Lot 5, Block 2, of Azalea Hollow Addition, an Addition to the City of Midlothian, Ellis County, Texas, according to the Plat thereof recorded in Cabinet K, Page 218 Plat Records, Ellis County, Texas.

4421 Redbud Ln, Midlothian, TX 76065

**SUBSTITUTE TRUSTEE: TOLESOAZ Corp dba Total Lender Solutions, an AZ Corp,
Randy S. Newman and Abstracts/Trustees Of Texas, LLC**

Substitute Trustee's Mailing Address: One West Deer Valley Rd., Ste 103, Phoenix, Arizona
85027, Phone: 623-581-3262

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

4/7/2026, the first Tuesday of the month, to commence at **10:00 AM** (or within 3 hours
after).

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the
designated area, at the area most recently designated by the County Commissioner's Court.

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.

Please be advised that the trustee may require entity or trust bidders at this trustee's sale to
provide information, documentation and/or certification of the vesting instructions and the data
required to be reported pursuant to FinCEN regulations effective for transfers of residential real
property to covered transferees on or after March 1, 2026. The required information must be
provided to the trustee before a trustee's deed upon sale will be issued for covered transfers.
Additional information regarding these regulations and the required transferee information and
certifications can be found at

<https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers> and https://www.fincen.gov/rre-faqs#D_5

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Notice of Sale executed by:



TOLESOAZ Corp dba Total Lender Solutions, an AZ Corp, Randy S. Newman and Abstracts/Trustees Of Texas, LLC, Trustee

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MAR 03 2026

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

T.S. No.: 2260130017

DATE: February 23, 2026

NOTE: Promissory Note described as follows:

Date:	12/16/2024
Debtor(s):	BPJ Development, LLC, a Texas limited liability company
Original Creditor:	Navigator Private Capital, LLC
Original Principal Amount:	\$775,000.00
Current Holder:	Navigator Private Capital, LLC

DEED OF TRUST: Deed of Trust described as follows:

Date:	12/16/2024
Grantor:	BPJ Development, LLC, a Texas limited liability company
Trustee:	Patrick S. Thomas
Current Beneficiary:	Navigator Private Capital, LLC
Recorded:	12/23/2024, as Instrument No.: 2240643, In the County of Ellis, State of Texas

LENDER: Navigator Private Capital, LLC

BORROWER: BPJ Development, LLC, a Texas limited liability company

PROPERTY: The real property described as follows:

Lot 16, Block 3, of Azalea Hollow Addition, an Addition to the City of Midlothian, Ellis, County, Texas, according to the Plat thereof recorded in Cabinet K, Page 218 Plat Records, Ellis County, Texas.

4030 Tea Olive Tr, Midlothian, TX 76065

**SUBSTITUTE TRUSTEE: TOLESOAZ Corp dba Total Lender Solutions, an AZ Corp,
Randy S. Newman and Abstracts/Trustees Of Texas, LLC**

Substitute Trustee's Mailing Address: One West Deer Valley Rd., Ste 103, Phoenix, Arizona
85027, Phone: 623-581-3262

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

4/7/2026, the first Tuesday of the month, to commence at 10:00 AM (or within 3 hours
after).

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the
designated area, at the area most recently designated by the County Commissioner's Court.

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.

Please be advised that the trustee may require entity or trust bidders at this trustee's sale to
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property to covered transferees on or after March 1, 2026. The required information must be
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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 Sale executed by:



TOLESOAZ Corp dba Total Lender Solutions, an AZ Corp, Randy S. Newman and Abstracts/Trustees Of Texas, LLC, Trustee

000095

Notice of Substitute Trustee's Sale

SCANNED

POSTED

MAR 03 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

Date: March 3, 2026

Substitute Trustee: Kevin A. Kosoris or Ashley Stroud
200A North Rogers Street
Waxahachie, Texas 75168

Lender: The Cowboy Bank of Texas

Note: A certain promissory note executed by Iris Rodgers, dated March 1, 2021, in the original principal amount stated therein, as thereafter modified, bearing interest as therein specified, payable to the order of Lender, and containing an attorney's fee clause, with interest and principal being payable as therein specified.

Deed of Trust:

Date: March 1, 2021

Grantor: Iris Rodgers, a married person, joined pro forma by her spouse, Timothy Rodgers

Lender: The Cowboy Bank of Texas

Recorded: Said Deed of Trust being recorded in the Official Public Records of Ellis County, Texas under Instrument Number 2109302.

Property: Lot 5, Block 5, Willow Creek Addition, Installment No. 1, an addition to the City of Ennis, Ellis County, Texas, according to the Map or Plat thereof recorded in Cabinet A, Slide 547 of the Plat Records of Ellis County, Texas.

County: Ellis County

Date of Sale (first Tuesday of month): April 7, 2026

Time of Sale: between 10:00 a.m. and 1:00 p.m.

Place of Sale: Ellis County Courthouse in the location designated by the Ellis County Commissioners.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale, as-is, at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter. Lender has appointed Kevin A. Kosoris or Ashley Stroud as Substitute Trustee under the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction

of the Note referenced above.

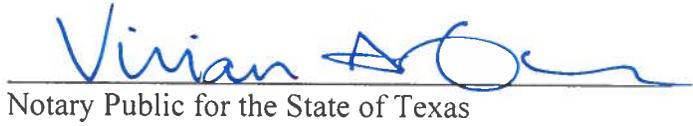
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.



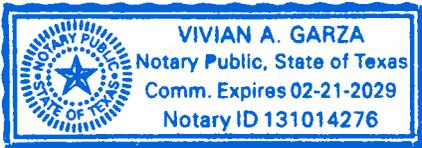
Kevin A. Kosoris, or Ashley Stroud, Substitute Trustee

STATE OF TEXAS §
 §
COUNTY OF ELLIS §

This instrument was acknowledged before me on March 3, 2026, by Kevin A. Kosoris, Substitute Trustee.



Notary Public for the State of Texas



000096

SCANNED

POSTED

MAR 04 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF ELLIS §

WHEREAS, the property herein described is subject to the Declaration of Covenants, Conditions and Restrictions for Garden Valley Meadows, filed of record 19, 2018, and recorded as Instrument No. 1820556 in the Official Public Records of Ellis 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, Garden Valley Meadows HOA on September 18, 2024, October, 25, 2024 February 11, 2025, and March 26, 2025, sent notice of default in payment of assessments to **THE JJJJ REVOCABLE LIVING TRUST, ANITA COLLETTE DARBY AS TRUSTEE**, being the reputed owners or current owners of said real property; and

WHEREAS, the said **THE JJJJ REVOCABLE LIVING TRUST, ANITA COLLETTE DARBY AS TRUSTEE**, have continued to default in the payment of their indebtedness to Garden Valley Meadows HOA and the same is now wholly due, and Garden Valley Meadows HOA, acting by and through its duly authorized agent, intends to sell the herein described property to satisfy the present indebtedness of said owners to Garden Valley Meadows HOA.

NOW, THEREFORE, notice is hereby given that on Tuesday, the 7th day of April, 2026, between 10:00 a.m. and 4:00 p.m., Garden Valley Meadows HOA will sell the herein described real estate (including any improvements thereon) at public auction on the northeast side of the Ellis County Courthouse, 101 W. Main Street, Waxahachie, TX 75165, Ellis County, Texas, or as designated by the Ellis 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 10:00 a.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: March 4, 2026.

GARDEN VALLEY MEADOWS HOA

By: 
Kristen Pierce
Its: Attorney

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

BEFORE ME, the undersigned Notary Public on this day personally appeared Kristen Pierce, Attorney for Garden Valley Meadows HOA, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes therein expressed and in the capacity therein stated.

Given under my hand and affirmed seal of office, on March 4, 2026.




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"

Lot 70, Block 1, GARDEN VALLEY MEADOWS, an addition to Ellis County, Texas, a subdivision in Ellis, Texas, according to the map or plat thereof, recorded in Cabinet J, Slide 386, Plat Records, Ellis County, Texas, (the "Property").

000097

SCANNED

POSTED

MAR 05 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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.

STATE OF TEXAS §
 §
COUNTY OF ELLIS §

WHEREAS, on the 6th day of August 2021, North Texas Behavioral Clinic, LLC, as grantor, conveyed by Deed of Trust, Security Agreement and Assignment of Rents and Leases to Cindy Campbell, Trustee for the benefit of Investar Bank, N.A., as successor in interest to First National Bank, 605 West State Highway 114, Southlake, Texas 76092, the real property situated in Ellis County, Texas, being described as follows ("Property"):

(See EXHIBIT "A" attached hereto and made a part hereof)

to secure payment of that one certain Real Estate Lien Note in the original principal amount of \$637,500.00 executed by North Texas Behavioral Clinic, LLC and payable to Investar Bank, N.A., as successor in interest to First National Bank, and all modifications, substitutions, replacements, remedies and/or extensions thereof, if any, ("Note"), which Deed of Trust, Security Agreement and Assignment of Rents and Leases was recorded under Document or Instrument No. 2134952, of the Real Property Records of Ellis County, Texas and all modifications, substitutions, replacements, renewals and/or extensions thereof, if any ("Deed of Trust"); and

WHEREAS, the undersigned, at 3950 Highway 360, Grapevine, Texas 76051, has been appointed as a Substitute Trustee in the place of the original Trustee, upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, default has occurred under the terms of the Note secured by the Deed of Trust, and the indebtedness evidenced by the Note is now wholly due, and the owner and holder of the

Note and Deed of Trust and the beneficiary in the Deed of Trust has requested a Substitute Trustee to sell the Property to satisfy same.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, April 7, 2026, a Substitute Trustee will sell the Property either all together, or by groups of lots, or separately by lot as the Substitute Trustee deems appropriate or expedient, for cash, at the South porch of the Ellis County Courthouse (across from the Ellis County Museum), 101 West Main, Waxahachie, Ellis County, Texas 75165-3759, to the highest bidder, "AS IS" WITHOUT ANY EXPRESSED OR IMPLIED WARRANTIES, EXCEPT AS TO WARRANTIES OF TITLE. THERE WILL BE NO WARRANTY RELATING TO POSSESSION OR QUIET ENJOYMENT. THERE WILL BE NO WARRANTIES OF ANY KIND RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR ANY PERSONAL PROPERTY IN THIS DISPOSITION. The Substitute Trustee does not and will not make any representations, warranties, or covenants personally. The earliest time at which the sale shall occur is ten o'clock a.m. The sale shall begin at that time or not later than three hours after that time. At the sale of the Property, Investar Bank, N.A., as successor in interest to First National Bank reserves and shall have the right to credit bid all or any part of the indebtedness evidenced by the Note which remains due and owing to it.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SUBSTITUTE TRUSTEE'S SALE. THE PERSON SIGNING THIS NOTICE OF SUBSTITUTE TRUSTEE'S SALE IS THE ATTORNEY FOR OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

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.

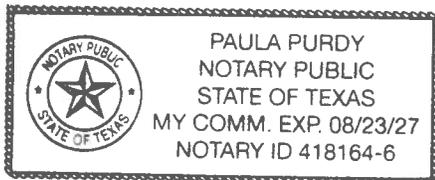
EXECUTED on this 4th day of March 2026.

RICHARD E. HILL
SUBSTITUTE TRUSTEE
Adams, Lynch & Loftin, P.C.
3950 Highway 360
Grapevine, Texas 76051

STATE OF TEXAS §
 §
COUNTY OF TARRANT §

BEFORE ME, the undersigned authority, on this day personally appeared Richard E. Hill, known to me to be the person whose name is subscribed in the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on this 4th day of March 2026.



Notary Public, State of Texas

After Recording, Return to:
Mr. Stacy B. Loftin
ADAMS LYNCH & LOFTIN, P.C.
3950 Highway 360
Grapevine, Texas 76051

EXHIBIT "A"

Real Property located in Ellis County, State of Texas:

BEING a part of the Daniel Weaver Survey, Abstract Number 1138, City of Waxahachie, Ellis County, Texas and being the 5.00 acre tract of land described in deed from ELLIS COUNTY BAPTIST ASSOCIATION to ELLIS BAPTIST ASSOCIATION, recorded in Instrument Number 1807453, Official Public Records, Ellis County, Texas (OPRECT), and being more particularly described by its metes and bounds as follows:

BEGINNING at a bent ½ inch steel rod found on the northeast right-of-way line of U.S. Highway 287 By-Pass and at the southwest corner of said 5.00 acre tract and the southeast corner of the 36.92 acre tract of land described in deed from Appleton Properties, Inc., to Ronald L. Appleton, et al, recorded in Volume 1665, Page 667, OPRECT;

THENCE, N 36°50'09" E, with the common line of said 5.00 acre tract and said 36.92 acre tract, 698.40 feet (deed call N 37°37'E, 698.4 feet) to a ½ inch steel rod found at the north corner of said 5.00 acre tract and the east corner of said 36.92 acre tract and at an angle in the south line of the 30.51 acre tract of land described in deed from R.O. Dyess, et ux, to Passive Solar Homes, Inc., recorded in Volume 726, Page 690, Deed Records, Ellis County, Texas;

THENCE S 31°26'51" E, with the northeast line of said 5.00 acre tract and said 30.51 acre tract south line, 376.70 feet (deed call S 30°20' E, 376.7 feet) to a ½ inch steel rod with plastic cap stamped "DAVIS & MCDILL" set at the east corner of said 5.00 acre tract and an interior corner of said 30.51 acre tract;

THENCE S 36°50'09" W, with the southeast line of said 5.00 acre tract and a northwest line of said 30.51 acre tract, 537.90 feet (deed call S 37°57' W, 537.9 feet) to a ½ inch steel rod with plastic cap stamped "DAVIS & MCDILL" set at the southeast corner of said 5.00 acre tract and southwest corner of said 30.51 acre tract, on said U.S. Highway 287 By-Pass northeast right-of-way line;

THENCE with the southwest line of said 5.00 acre tract and said U.S. Highway 287 By-Pass northeast right-of-way line the following courses: N 58°58'51" W, 203.70 feet (deed call N 57°52' W, 203.7 feet) to a "MAG" nail set in irregular concrete mass at base of fence angle post and N 53°20'50" W, 147.31 feet (deed call N 52°15' W, 147.3 feet) to the point of beginning and containing approximately 5.00 acres of land.

000099

SCANNED

POSTED

MAR 05 2026

NOTICE OF SUBSTITUTE TRUSTEE SALE

COUNTY CLERK

Deed of Trust Date: 7/6/2022	Grantor(s)/Mortgagor(s): ELLIS COUNTY, TEXAS KIMBERLY K. PACHECO-PANTOJA AND MARIO PACHECO-MARTINEZ, WIFE AND HUSBAND
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR CARDINAL FINANCIAL COMPANY, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Lakeview Loan Servicing, LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2227833	Property County: ELLIS
Mortgage Servicer: LoanCare, LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 3637 Sentara Way, Virginia Beach, VA 23452
Date of Sale: 4/7/2026	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: Ellis County Courthouse, 101 W. Main Street, Waxahachie, TX 75165 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Auction.com LLC, Ashlee Luna, Bruce Miller, Douglas Rodgers, Jeff Benton, Michelle Schwartz, Guy Wiggs, Donna Stockman, David Stockman, Russell Stockman, Janet Pinder, Jack Beckman, Jamie Dworsky, Angela Cooper or Brandy Bacon, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

Dated: 3/3/2026

Dated:

03/05/26



Donna Stockman

Printed Name:



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for LoanCare, LLC

Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthylholthus.com/>

MH File Number: TX-26-127245-POS**Loan Type:** Conventional Residential

EXHIBIT "A"

LEGAL DESCRIPTION

BEING situated in the John Smith Survey, Abstract No. 972, Ellis County, Texas and being the same property conveyed to Michael R. and Deborah K. Daugherty by deed recorded in Volume 1932, Page 1416, Deed records, Ellis county, Texas and being more particularly described as follows:

BEGINNING at a 1/2" Iron rod found at the northwest corner of Lot 2, Block 2 of Oak Leaf Farms, Phase One, an addition to Ellis County, Texas according to the map recorded in Cabinet D, Slide 3R4, Map Records, Ellis County, Texas, said iron also being on the south right of way line of Willow Bend Drive; THENCE S22°15'55"W with the west line of said Lot 2, 455.93' to a point for corner in Red Oak Creek; THENCE with said Red Oak Creek as follows: N26°11'10"W, 19.20' and N45°38'39"W, 96.90' to a point for corner;

THENCE N22°16'55"E, passing a 1/2" Iron rod found at 100' and continuing a total distance of 439.84' to a 1/2" iron rod found with yellow cap on the south right of way line of said willow Bend Drive and also being on a curve to the left whose radius is 300', chord bearing is S50°06'45"E-109.29' and angle is 19°05'55"; THENCE with said curve and said South line of Willow Bend Drive, an arc distance of 110' to the Place of Beginning and containing 1.0 acres of land, more or less.

Parcel ID: 224891

Commonly Known As: 2005 Willow Bend Drive, Red Oak, Texas 75154

SCANNED

POSTED

MAR 05 2026

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NOTICE OF SUBSTITUTE TRUSTEE SALE

COUNTY CLERK

ELLIS COUNTY, TEXAS

Deed of Trust Date: 11/4/2010	Grantor(s)/Mortgagor(s): COLIN RUSSELL AND WIFE, BARBARA RUSSELL
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR NTFN INC. DBA PREMIER NATIONWIDE LENDING, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Lakeview Loan Servicing LLC
Recorded in: Volume: 02539 Page: 2075 Instrument No: 1024119	Property County: ELLIS
Mortgage Servicer: M&T Bank is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Fountain Plaza, Buffalo, NY 14203
Date of Sale: 4/7/2026	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND BEING KNOWN LOT 14 AND 15, BLOCK 10, OF THE TOWN OF FORRESTON, ELLIS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET A, SLIDE 141, PLAT RECORDS, ELLIS COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Jeff Benton, Michelle Schwartz, Guy Wiggs, Donna Stockman, David Stockman, Russell Stockman, Janet Pinder, Jack Beckman, Jamie Dworsky, Angela Cooper or Brandy Bacon, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

Dated: 2/26/2026

Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for M&T Bank

03/05/26

Dated:

Donna Stockman

Printed Name

Substitute Trustee
c/o Tejas Trustee
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

MH File Number: TX-25-123725-POS

Loan Type: USDA Farm Loan

000101

SCANNED

POSTED

MAR 05 2026

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

COUNTY CLERK
ELLIS COUNTY, TEXAS

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.

DATE, TIME, PLACE OF SALE:

Date: Tuesday, the 7th day of April, 2026
Time: 10:00 AM or not later than three hours after that time
Place: AT "The southeast porch of the Ellis County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court" in Ellis County, Texas.

TERMS OF SALE: CERTIFIED FUNDS FOR FULL PURCHASE PRICE MUST BE PRESENTED AT THE TIME OF SALE

DEED OF TRUST INFORMATION - INSTRUMENT TO BE FORECLOSED:

Date: March 14, 2022
Grantor(s): Taylor Bright and Destin Lott, Husband and Wife, As Joint Tenants
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for United Wholesale Mortgage, LLC, its successors and assigns
Original Principal: \$332,500.00
Recording Information: Deed Inst.# 2211354,
Current Mortgagee/Beneficiary: Onslow Bay Financial LLC
Secures: The Promissory Note (the "Note") in the original principal amount of \$332,500.00 and all obligations contained therein. All sums secured by the Deed of Trust have been and are hereby declared immediately due and payable as a result of default under the Note and/or Deed of Trust.

MODIFICATIONS AND RENEWALS:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as modified, renewed, and/or extended.

PROPERTY TO BE SOLD:

Property County: Ellis
Property Description: (See Attached Exhibit "A")
Property Address: 5010 April Ln, Waxahachie, TX 75165
Condition and Important Recitals: Should a conflict occur between the property address and the legal description contained in "Exhibit A" the legal description shall control. The property will be sold "AS IS" without any representations, warranties, or recourse, and subject to any liens or interests that may survive the sale. Any purchaser who purchases the property does so at his/her/its own risk and is strongly encouraged to engage in significant due diligence prior to sale.

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer represents the Current Mortgagee pursuant to a mortgage servicing agreement with the Mortgagee. Pursuant to Texas Property Code § 51.0025, as well as the mortgage servicing agreement, the Mortgage Servicer is authorized to collect the debt and to institute foreclosure of the deed of trust referenced above. The Mortgage Servicer information is below:

Mortgage Servicer: Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC
File No.: 26-03683TX

Mortgage Servicer Address: 8950 Cypress Waters Blvd Coppell, TX 75019

SUBSTITUTE TRUSTEE(S): McCalla Raymer Leibert Pierce, LLP, Auction.com LLC

SUBSTITUTE TRUSTEE ADDRESS: 1320 Greenway Drive, Suite 780 Irving, TX 75038

ATTENTION ALL PROSPECTIVE BIDDERS: On March 1, 2026, the data collection and reporting requirements under the U.S. Financial Crimes Enforcement Network (FinCEN) new Anti-Money Laundering Rule (the "Rule"), found at 89 FR 70258, will go into effect. The Rule applies to certain residential real estate sale transactions (including nonjudicial foreclosures) where the transfer is to a legal entity or trust, and which includes cash purchases, private financing or financing provided by an institution not subject to a federal Anti-Money Laundering or Suspicion Activity Report requirement. As part of this Rule, purchasers and sellers are required to provide additional information and documentation about themselves, their legal entities, and/or the source of funds used in the reportable transaction. The collection of this information and documentation is required to comply with the Rule's federal reporting requirements. This notice is provided for informational purposes only and does not constitute legal advice. You are encouraged to consult with your own independent legal counsel if you have questions about how the FinCEN Anti-Money Laundering Rule affects your transaction and whether your transaction is reportable.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, (2) to final confirmation and audit of the status of the loan with the holder of the Deed of Trust, and (3) to confirmation that the successful bidder has timely provided all information required for reporting under the Rule, 89 FR 70258.

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.

/s/ Maisyn Oliver
Maisyn Oliver - Bar #: 24130719
Attorney for Onslow Bay Financial LLC
Maisyn.Oliver@mccalla.com
1320 Greenway Drive, Suite 780
Irving, TX 75038
(469) 942-7141 Office
(469) 533-6670 Fax

DOCUMENT PREPARED BY:

McCalla Raymer Leibert Pierce, LLP
1320 Greenway Drive, Suite 780 Irving, TX 75038
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER

Certificate of Posting

I am Donna Stockman whose address is 1320 Greenway Dr, suite 780, Irving, TX 75038. I declare

under penalty perjury that 03/05/26 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Ellis

County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners.

Return to: McCalla Raymer Leibert Pierce, LLP, 1320 Greenway Drive, Suite 780 Irving, TX 75038

File No.: 26-03683TX

EXHIBIT "A"

Lot 5, Block A of Mustang Meadows Phase One, an addition in Ellis County, Texas, according to the map thereof recorded in Cabinet D, Slide 85, of the Plat Records, of Ellis County, Texas.

File No.: 26-03683TX

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POSTED

MAR 05 2026

NOTICE OF ACCELERATION AND NOTICE OF TRUSTEE'S SALE

COUNTY CLERK
ELLIS COUNTY, TEXAS

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: 05/12/2023
Grantor(s): TIMOTHY LEMONE ESENE, AN UNMARRIED MAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC, ITS SUCCESSORS AND ASSIGNS.
Original Principal: \$474,900.00
Recording Information: Instrument 2313529
Property County: Ellis
Property: (See Attached Exhibit "A")
Reported Address: 659 BETHPAGE DR, RED OAK, TX 75154

MORTGAGE SERVICING INFORMATION:

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.
Current Mortgagee: MORTGAGE SOLUTIONS OF COLORADO, LLC D/B/A MORTGAGE SOLUTIONS FINANCIAL
Mortgage Servicer: Mortgage Solutions of Colorado, LLC
Current Beneficiary: MORTGAGE SOLUTIONS OF COLORADO, LLC D/B/A MORTGAGE SOLUTIONS FINANCIAL
Mortgage Servicer Address: 7450 Campus Dr., Suite 200, Colorado Springs, CO 80920

SALE INFORMATION:

Date of Sale: Tuesday, the 7th day of April, 2026
Time of Sale: 10:00 AM or within three hours thereafter.
Place of Sale: AT THE SOUTHEAST PORCH OF THE COURTHOUSE in Ellis County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Ellis County Commissioner's Court, at the area most recently designated by the Ellis 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 Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Auction.com, 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. Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Auction.com, 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.

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): Ramiro Cuevas, Joshua Sanders, Angie Uselton, Misty McMillan, Kristopher Holub, Tonya Washington, Tionna Hadnot, Conrad Wallace, Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa Bruno, Ashlee Luna, Bruce Miller, Douglas Rodgers, Auction.com, 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 Donna Stockman whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 03/05/26 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.

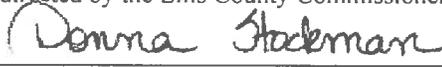
By: 

Exhibit "A"

LOT 34, BLOCK O, AMENDING PLAT OAKMONT PARK SUBDIVISION, PHASE 2, AN ADDITION TO THE CITY OF RED OAK, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT RECORDED IN CABINET L, PAGE 269, PLAT RECORDS OF ELLIS COUNTY, TEXAS.

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

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SCANNED

POSTED

MAR 05 2026

COUNTY CLERK
ELLIS COUNTY, TEXAS

NOTICE OF FORECLOSURE 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 OR 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. Property to Be Sold. The property to be sold is described as follows: LOT 14, BLOCK 1, OAK LEAF FARMS, PHASE TWO, AN ADDITION TO THE CITY OF OAK LEAF, ELLIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET F, SLIDE 265, OF THE PLAT RECORDS OF ELLIS COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 08/15/2007 and recorded in Book 02334 Page 0192 Document 0725110 real property records of Ellis County, Texas.

3. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: 04/07/2026

Time: 10:00 AM

Place: Ellis County, Texas at the following location: THE SOUTH PORCH OF THE COURTHOUSE OF ELLIS COUNTY OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. 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.

5. Obligations Secured. The Deed of Trust executed by DORIS JEAN PHILLIPS AND A D R PHILLIPS SR, provides that it secures the payment of the indebtedness in the original principal amount of \$273,000.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SAXON ASSET SECURITIES TRUST 2007-4, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-4 is the current mortgagee of the note and deed of trust and PHH MORTGAGE CORPORATION is mortgage servicer. A servicing agreement between the mortgagee, whose address is DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SAXON ASSET SECURITIES TRUST 2007-4, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-4 c/o PHH MORTGAGE CORPORATION, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.

6. Order to Foreclose. DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR SAXON ASSET SECURITIES TRUST 2007-4, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-4 obtained a Order from the 40th District Court of Ellis County on 02/18/2026 under Cause No. 119309. The mortgagee has requested a Substitute Trustee conduct this sale pursuant to the Court's Order.

7. Substitute Trustee(s) Appointed to Conduct Sale. In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.



Mackie Wolf Zientz & Mann, P.C.
Brandon Wolf, Attorney at Law
L. Keller Mackie, Attorney at Law
Michael Zientz, Attorney at Law
Lori Liane Long, Attorney at Law
Chelsea Schneider, Attorney at Law
Ester Gonzales, Attorney at Law
Karla Balli, Attorney at Law
Parkway Office Center, Suite 900
14160 Dallas Parkway
Dallas, TX 75254

For additional sale information visit: www.auction.com or (800) 280-2832

Certificate of Posting

I am Donna Stockman whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 03/05/26 I filed this Notice of Foreclosure Sale at the office of the Ellis County Clerk and caused it to be posted at the location directed by the Ellis County Commissioners Court.