

FILED

Notice of Foreclosure Sale

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March 10, 2025

JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
BY MH DEPUTY

Deed of Trust ("Deed of Trust"):

Dated: January 20, 2016

Grantor: Jose Maria Reyes Lemus, Gabriela Patricia Arevalo Ramirez and Efrain Garcia Arevalo

Trustee: J. Mark Riebe

Lender: Texas Bank Financial dba Texas Bank Mortgage Co.

Recorded in: Instrument No. 201600019464 of the real property records of Dallas County, Texas

Legal Description: Being Lot 9, in Block P, of RICHARDSON TERRACE ADDITION NO. 3, an Addition to the City of Richardson, Dallas County, Texas, according to the Map thereof recorded in Volume 38, Page 119, of the Map Records of Dallas County, Texas

Property Address: 616 Rorary Drive, Richardson, TX 75081

Secures: Promissory Note ("Note") in the original principal amount of \$130,500.00, executed by Jose Maria Reyes Lemus, Gabriela Patricia Arevalo Ramirez and Efrain Garcia Arevalo ("Borrower") and payable to the order of Lender

Substitute Trustee: Craig C. Lesok

Substitute Trustee's Address: 226 Bailey Ave, Ste 101, Fort Worth, TX, 76107

Nominee for Lender/ Beneficiary: Mortgage Electronic Registration Systems, Inc. ("MERS")

Nominee for Lender/ Beneficiary's Address: P.O. Box 2026, Flint, MI, 48501

Foreclosure Sale:

Date: Tuesday, April 1, 2025

Time: The sale of the Property will be held between the hours of 10:00

A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 A.M. and not later than three hours thereafter.

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

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 Texas Bank Financial dba Texas Bank Mortgage Co.'s bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Texas Bank Financial dba Texas Bank Mortgage Co., the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Texas Bank Financial dba Texas Bank Mortgage Co.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Texas Bank Financial dba Texas Bank Mortgage Co.'s rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Texas Bank Financial dba Texas Bank Mortgage Co. passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Texas Bank Financial dba Texas Bank Mortgage Co.. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "**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, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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 NOMINEE FOR LENDER/ BENEFICIARY.



Craig C. Lesok
Attorney for Lender
SBOT No. 24027446



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Fort Worth, TX 76107
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Telecopier (817) 882-9993
E-mail: craig@lesoklaw.com

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.

WHEREAS, on September 2, 2016, Phong Le ("Borrower"), executed a Deed of Trust (Security Agreement, Financing Statement) conveying to David Baty, Trustee for the benefit of Texas Republic Bank, N.A. ("Beneficiary"), certain real property situated in Dallas County, Texas and herein described, together with all improvements thereon (the "Real Estate"), to secure payment by Borrower of the Note secured by that Deed of Trust, filed for record in the deed records of Dallas County, Texas on September 13, 2016, as Document Number 201600251047 (the "Deed of Trust") naming Beneficiary as lienholder and Borrower as Grantor in the amount of One Hundred Thirty Thousand Four Hundred and NO/100 Dollars (\$130,400.00) plus all other indebtedness and liabilities of all kinds of Grantor to Beneficiary then existing or thereafter arising (the "Indebtedness");

WHEREAS, Mark D. Winnubst was appointed by Beneficiary as the Substitute Trustee pursuant to the Appointment and Designation of Substitute Trustee, dated March 7, 2025, and recorded in the deed records of Dallas County, Texas.

WHEREAS, default has occurred in the payment of the Indebtedness by Borrower and accordingly Beneficiary has requested the undersigned to sell said Real Estate to satisfy the obligations of the Deed of Trust.

NOW, THEREFORE, Notice is hereby given that on Tuesday, the 1st day of April, 2025, with the sale to begin between ten (10:00) o'clock a.m. (10:00 a.m.), or not later than three (3) hours after that time, I will sell said Real Estate to the highest bidder for cash by public sale at auction at the NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONERS' OFFICE or as designated by the County Commissioners' Court. A true and correct copy of said Notice is attached hereto.

The Notice pertains to the following property:

BEING LOT 8, IN BLOCK 5, OF AZALEA PARK ADDITION, AN ADDITION TO THE CITY OF RICHARDSON, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 20, PAGE 445, MAP RECORDS, DALLAS COUNTY, TEXAS, more commonly known as 201 S. Dorothy Drive, Richardson, Texas 75081.

and all Improvements and Fixtures and all rights, title and Interest appurtenant thereto.

Subject to all the easements, deed restrictions, and reservations of record.

Mortgage Servicer: Texas Republic Bank N.A.

Note Holder: Texas Republic Bank, N.A.
2595 Preston Road
Suite 100
Frisco, Texas 75034

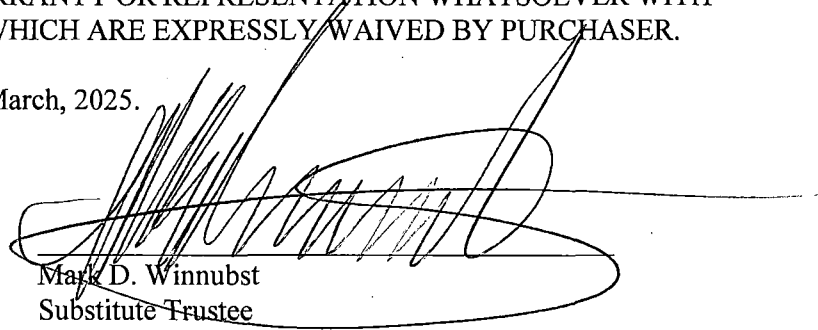
2025 MAR 11 PM 12:46
JOHN E. WARRER
COUNTY CLERK
DALLAS COUNTY
BY _____
DEPUTY

FILED

The sale noticed herein shall include the interest of Beneficiary in all fixtures and personal property, if any, covered by the Deed of Trust and any other documents executed in connection with or as security for the Indebtedness. Beneficiary, having directed the undersigned to sell, the undersigned hereby notices the sale of said fixtures and personalty pursuant to the rights granted to Beneficiary under Section 9.501(d) of the Texas Uniform Commercial Code.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE TRUSTEE, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER BENEFICIARY NOR THE TRUSTEE MAKE ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENT OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

Witness my hand this 10th day of March, 2025.



Mark D. Winnubst
Substitute Trustee
Sheils Winnubst PC
1701 N. Collins Blvd., Suite 1100
Richardson, Texas 75080