

FILED

2025 FEB 11 PM 3:43

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

NOTICE OF TRUSTEE'S SALE

STATE OF TEXAS
COUNTY OF DALLAS

Date: February 11, 2025

Deed of Trust Information:

- **Original Borrower:** The Estate of Billie J. Mahl, Deceased
- **Current Beneficiary:** GitSit Solutions, LLC
- **Loan Number:** 2190957
- **Original Lender:** Bank Owned
- **Trustee/Substitute Trustee:** Richard Hubbard
- **Recorded in:** Dallas County Official Public Records

Property Information:

- **Property Address:** 105 Edith Street, Irving, TX 75061

Legal Description: Lot 13, in Brownwood Park Addition, City of Irving, Texas, according to the map recorded in Volume 17, Page 273, Dallas County Records, Texas.

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Sale Information:

- **Date of Sale:** March 4, 2025 (First Tuesday of the Month)
- **Time of Sale:** Between 1:00 PM and 4:00 PM (local time)

Location of Sale: Dallas County Courthouse, The area **outside the north side of the George Allen Court Building, facing Commerce Street**, below the overhang, as designated by the Dallas County Commissioners, is the official foreclosure sale location.

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Terms of Sale:

- The property will be sold to the **highest bidder for cash**, subject to any prior liens, encumbrances, and other matters of record.

- The sale will be conducted "as is," without any warranties or representations.

Notice to Borrower and Interested Parties:

- The mortgage is in **default due to the death of the borrower.**
- The total outstanding balance as of **January 30, 2025**, is **\$128,377.08**, which may include additional interest, fees, and costs.
- The borrower had **30 days from the date of the demand letter (January 10, 2025)** to cure the default, which has not occurred.
- **SERVICEMEMBERS CIVIL RELIEF ACT (SCRA) 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, the National Guard of another state, or as a member of the reserve component of the armed forces of the United States, please send written notice of active-duty military service immediately to the lender or the trustee identified in this notice.**

Legal Rights and Remedies:

- The borrower has the right to **reinstate the loan** before foreclosure if permitted by Texas law and the deed of trust.
- The borrower has the right to **dispute the foreclosure process or seek legal counsel** if they believe the default is incorrect.
- This sale is conducted **under the power of sale clause** in the deed of trust, in accordance with **Texas Property Code Section 51.002.**

Dated: February 11, 2025

Signed:

Richard Hubbard

2852 Troy Rd.

Wylie, Tx 75098

972-743-6079

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: March 04, 2025

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

Place: THE AREA OUTSIDE ON THE NORTHSIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET BELOW THE OVERHANG OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

2. Terms of Sale. Cash.

3. Instrument to be Foreclosed. The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated December 29, 2021 and recorded in Document INSTRUMENT NO. 202200033251 real property records of DALLAS County, Texas, with BIJU ABRAHAM & SAVITHA BIJU ABRAHAM A MARRIED COUPLE, grantor(s) and PAJ ENTERPRISES, LLC, A FOREIGN LIMITED LIABILITY COMPANY DBA PAJ FUND I, LLC, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by BIJU ABRAHAM & SAVITHA BIJU ABRAHAM A MARRIED COUPLE, securing the payment of the indebtednesses in the original principal amount of \$102,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. PAJ ENTERPRISES, LLC, A FOREIGN LIMITED LIABILITY COMPANY DBA PAJ FUND I, 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. PHOENIX LOANS/PAJ ENTERPRISES, LLC, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o PHOENIX LOANS/PAJ ENTERPRISES, LLC
3420 E SHEA BLVD. STE 100
PHOENIX, AZ 85028

BY _____
DEPUTY
DALLAS COUNTY
COUNTY CLERK
JOHN F. WARREN

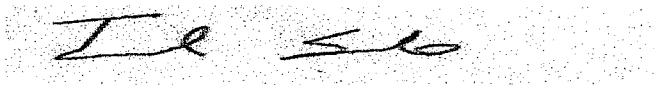
2025 FEB 10 PM 2:20

FILED



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.

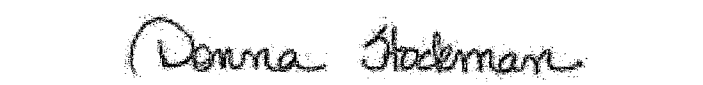
The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead ROBERT FORSTER, JEFF FLEMING, ISRAEL SAUCEDO OR RYAN BOURGEOIS whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.



Israel Saucedo

Certificate of Posting

My name is Donna Stockman, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 2/10/25 I filed at the office of the DALLAS County Clerk and caused to be posted at the DALLAS County courthouse this notice of sale.



Declarants Name: Donna Stockman

Date: 2/10/25

814 S IRVING HEIGHTS DR
IRVING, TX 75060

00000010320661

00000010320661

DALLAS

EXHIBIT "A"

BEING THE SOUTH 100 FEET OF LOT 19, OAKLAND HEIGHTS ADDITION ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 3, PAGE 3, MAP RECORDS, DALLAS COUNTY, TEXAS AND BEING THAT SAME TRACT RECORDED IN VOLUME 2004017, PAGE 459, DEED RECORDS, DALLAS COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A ½1/2 INCH IRON ROD FOUND AT THE SOUTHEAST CORNER OF SAID LOT 19;

THENCE: WEST ALONG THE SOUTH LINE OF SAID LOT 19 FOR A DISTANCE OF 388.0 FEET TO A POINT IN THE EAST LINE OF S. IRVING HEIGHTS BOULEVARD;

THENCE: NORTH ALONG SAID EAST LINE FOR A DISTANCE OF 100.00 FEET TO THE SOUTHWESTCORNER OF A TRACTRECORDED IN VOLUME 2000234, PAGE 1221, DEED RECORDS, DALLAS COUNTY, TEXAS;

THENCE: EAST ALONG THE SOUTH LINE FOR A DISTANCE OF 388.0 FEET TO A POINT IN THE WEST LINE OF A TRACT RECORDED IN VOLUME 94016, PAGE 156, DEED RECORDS, DALLAS COUNTY, TEXAS;

THENCE: SOUTH ALONG SAID EAST LINE FOR A DISTANCE OF 100.0 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.89 OF AN ACRE OF LAND, MORE OR LESS.

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: **October 6, 2023**
Grantor(s): **Amir Lakhani and Sarah Lakhani, Husband and Wife**
Original Mortgagee: **Mortgage Electronic Registration Systems, Inc., as nominee for United Wholesale Mortgage, LLC**
Original Principal: **\$830,685.00**
Recording Information: **202300207121**
Property County: **Dallas**
Property: **Lot 8, Block E, of GRAND BRANIFF PARK, an addition to the City of Irving, Dallas County, Texas, according to the plat thereof recorded under County Clerks File No.: 2021-85942, Map Records, Dallas County, Texas.**
Property Address: **1933 Skip Avenue
Irving, TX 75062**

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: **Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee for the FLIC Residential Mortgage Loan Trust 1**
Mortgage Servicer: **Shellpoint Mortgage Servicing**
Mortgage Servicer Address: **75 Beattie Place
Greenville, SC 29601**

SALE INFORMATION:

Date of Sale: **March 4, 2025**
Time of Sale: **10:00 AM or within three hours thereafter.**
Place of Sale: **NORTH SIDE OF THE GEORGE ALLEN COURTS BUILDING FACING COMMERCE STREET OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**
Substitute Trustee: **Shelley Ortolani, Michele Hreha, Mary Mancuso, Francesca Ortolani, Carol Dunmon, Jane Kline, Payton Hreha, or Chasity Lewallen, Padgett Law Group, Michael J. Burns, Jonathan Smith, Gabrielle A. Davis, or Paige Jones, any to act**
Substitute Trustee Address: **546 Silicon Dr., Suite 103
Southlake, TX 76092
TXAttorney@PadgettLawGroup.com**

BY _____
DEPUTY
DALLAS COUNTY
COUNTY CLERK
JOHN F. WARREN

2025 FEB - 6 AM 10:30

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 / Jonathan Smith/ Gabrielle A. Davis/ Paige Jones

CERTIFICATE OF POSTING

My name is _____, 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 _____, I filed at the office of the Dallas County Clerk to be posted at the Dallas County courthouse this notice of sale.

Declarant's Name: _____

Date: _____

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

Notice of Foreclosure Sale

FILED

February 10, 2025

2025 FEB 11 AM 8:07

Deed of Trust ("Deed of Trust"):

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

Dated: August 28, 2020

Grantor: Lisandro Leonel Carias Mendez and Maria G. Aguilera

Trustee: J. Mark Riebe

Lender: Texas Bank Financial dba Texas Bank Mortgage Co.

Recorded in: Instrument No. 202000258323 of the real property records of Dallas County, Texas

Legal Description: Lot 8, Block B, FOREST PARK ESTATES ADDITION NO. 3, to the City of Irving, Dallas County, Texas, according to the Map thereof recorded in Volume 34, Page 101, Map Records, Dallas County, Texas, Save and Except: A Strip of Land 14 Feet Wide off the Entire North Side of Lot 8, Block B, of FOREST PARK ESTATES ADDITION, THIRD INSTALLMENT, an Addition to the City of Irving, Texas, according to the Plat thereof recorded in Volume 34, Page 101, Map Records, Dallas County, Texas

Property Address: 613 Thad Drive, Irving, TX 75061

Secures: Promissory Note ("Note") in the original principal amount of \$224,950.00, executed by Lisandro Leonel Carias Mendez and Maria G. Aguilera ("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/: P.O. Box 2026, Flint, MI, 48501

Foreclosure Sale:

Date: Tuesday, March 4, 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 MORTGAGE SERVICER.



Craig C. Lesok
Attorney for Lender
SBOT No. 24027446



Craig C. Lesok
226 Bailey Ave, Ste 101
Fort Worth, TX 76107
Telephone (817) 882-9991
Telecopier (817) 882-9993
E-mail: craig@lesoklaw.com

FILED

2025 FEB 11 AM 10:03

Notice of Substitute Trustee Sale

DALE F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

R430
T.S. #: 24-13349

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: 3/4/2025
Time: The sale will begin no earlier than 1:00 PM or no later than three hours thereafter. The sale will be completed by no later than 4:00 PM
Place: Dallas County Courthouse in Dallas, Texas, at the following location: the outside area on the north side of the George Allen Courts Building facing Commerce Street below the overhang. OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S 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 13, IN BROWNWOOD PARK, AN ADDITION TO THE CITY OF IRVING, TEXAS, ACCORDING TO THE MAP THEREOF RECORDED IN VOLUME 17, PAGE 273, MAP RECORDS DALLAS COUNTY, TEXAS.

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 6/25/2011 and is recorded in the office of the County Clerk of Dallas County, Texas, under County Clerk’s File No 201100179358, recorded on 7/12/2011, of the Real Property Records of Dallas County, Texas.

Property Address: 105 EDITH STREET IRVING, TX 75061

Trustor(s): BILLIE J. MAHL Original Beneficiary: SECRETARY OF HOUSING AND URBAN DEVELOPMENT
Current Beneficiary: GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GITSIT Mortgage Loan Trust BBPLC1 Loan Servicer: GITSIT Solutions, LLC
Current Substituted Trustees: Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Carol Dunmon, Payton Hreha, Janet Pinder, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Rick Snoke, Prestige Default Services, LLC

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.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash with funds being made payable to Prestige Default Services, LLC, subject to the provisions of the deed of trust permitting the beneficiary

T.S. #: 24-13349

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. 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 beneficiary 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.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by BILLIE J. MAHL, A SINGLE PERSON . The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$102,000.00, executed by BILLIE J. MAHL, A SINGLE PERSON , and payable to the order of SECRETARY OF HOUSING AND URBAND DEVELOPMENT ; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of BILLIE J. MAHL, A SINGLE PERSON to BILLIE J. MAHL. GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GITSIT Mortgage Loan Trust BBPLC1 is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

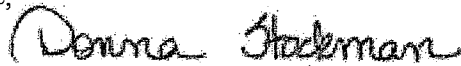
The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses. **All checks must be made payable to Prestige Default Services, LLC**

Questions concerning the sale may be directed to the undersigned or to the beneficiary:
GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GITSIT Mortgage Loan Trust BBPLC1
c/o GITSIT Solutions, LLC
333 S. Anita Drive,
Suite 400,
Orange, CA 92868
888) 566-3287

T.S. #: 24-13349

Dated: 2/11/25

Auction.com, Donna Stockman, Brenda Wiggs, David Stockman, Michelle Schwartz, Guy Wiggs, Carol Dunmon, Payton Hreha, Janet Pinder, Shelley Ortolani, Mary Mancuso, Michele Hreha, Francesca Ortolani, Brandy Bacon, Jamie Dworsky, Angela Cooper, Jeff Benton, Rick Snoke, Prestige Default Services, LLC,



Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department

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

DATE: FEBRUARY 7, 2025

NOTE: Adjustable Rate Note, as renewed, modified, or extended, described as follows:

Date: June 26, 2003
Maker: Gracie Mourine Browning
Payee: Financial Freedom Senior Funding Corporation, a subsidiary of Lehman Brothers Bank, FSB
Original Principal Amount: \$142,500.00

DEED OF TRUST: Adjustable Rate Deed of Trust described as follows:

Date: June 26, 2003
Grantor: Gracie Mourine Browning
Trustee: Tommy Bastian
Beneficiary: Financial Freedom Senior Funding Corporation, a subsidiary of Lehman Brothers Bank, FSB
Recorded: Document No. 4050512 Real Property Records, DALLAS County, Texas

FILED
2025 FEB 11 PM 12:19
JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY _____ DEPUTY

LENDER: Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust X-A

BORROWER: Gracie Mourine Browning

PROPERTY: The real property described as follows:

Commonly known as: 1806 ANDERSON STREET, IRVING, TEXAS 75062

Legally described as: LOT 18, BLOCK 29 OF RIDGECREST ADDITION, AN ADDITION TO THE CITY OF IRVING, DALLAS COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 43, PAGE 135, MAP RECORDS, DALLAS COUNTY, TEXAS, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto,

SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.

SUBSTITUTE TRUSTEE: DAVID GARVIN, JEFF BENTON, BRANDY BACON, MICHELLE SCHWARTZ, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, JAMIE DWORSKY, ANGELA COOPER, KELLY GODDARD

Substitute Trustee's Mailing Address:

c/o 8080 Park Ln., Ste. 700
Dallas, Texas 75231

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

MARCH 4, 2025, the first Tuesday of the month, to commence at 11:00 AM or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In DALLAS County, Texas, in the area designated by the Commissioners Court of such County, pursuant to Section 51.002 of the Texas Property Code (if no such place is designated, then the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

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.

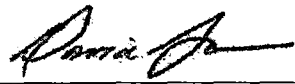
Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

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.

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 effective as of FEBRUARY 7, 2025

SUBSTITUTE TRUSTEE

Sign: 

Print: David Garvin

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
 §
COUNTY OF DALLAS §

WHEREAS, on or about December 16, 2024, a Notice of Lien was filed in the Deed Records of Dallas County, Texas, covering the real property herein described concerning default in the payment of the indebtedness owing by Doris E. Reyes, the present owner of said real property, to The Villas at Valley Ranch Homeowners Association, Inc. (the "Association"); and

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

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

Said real estate is described as follows:

Unit No. 140, Building H, of the Villas of Valley Ranch, a Condominium in the City of Irving, Dallas County, Texas, together with an undivided interest in the common elements according to the Declaration recorded in Volume 84209, Page 989, of the Real Property Records of Dallas County, Texas. Together with any/all supplements thereto (523 Ranch Trail Road Unit 140H)

WITNESS my hand this 11th day of February, 2025

THE VILLAS AT VALLEY RANCH
HOMEOWNERS ASSOCIATION, INC.

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

The within notice was posted by me on the 11 day of February, 2025, at the Dallas County Courthouse in Dallas, Texas.

[Signature]

FILED

2025 FEB 11 PM 1:38

JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
BY MH DEPUTY

FILED

NOTICE OF ASSESSMENT LIEN SALE

STATE OF TEXAS §
COUNTY OF DALLAS §

2025 FEB 11 PM 1:37

JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY

WHEREAS, on or about November 13, 2024, a Notice of Lien was filed in the Deed Records of Dallas County, Texas, covering the real property herein described concerning default in the payment of the indebtedness owing by Suzana Annette Gonzalez, the present owner of said real property, to Coventry Village Association (the "Association"); and

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

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

Said real estate is described as follows:

Unit 178; Building N, and its appurtenant undivided interest in and to the general and limited common elements of Coventry Village Condominiums, a condominium regime in the City of Irving, Dallas County, Texas, according to the Condominium Declaration recorded in/under Volume 78143, Page 3395 of the Condominium Records of Dallas County, Texas; together with the First Amendment thereto recorded in Volume 81007, Page 2229 of the Condominium Records of Dallas County, Texas, when taken with all Amendments and/or Supplements thereto (1819 E. Grauwlyer Road Unit 178)

WITNESS my hand this 11th day of February, 2025

COVENTRY VILLAGE ASSOCIATION

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

The within notice was posted by me on the 11 day of February, 2025, at the Dallas County Courthouse in Dallas, Texas.

[Signature]

FILED

NOTICE OF ASSESSMENT LIEN SALE 2025 FEB 11 PM 1:37

STATE OF TEXAS §
COUNTY OF DALLAS §

JOHN E. WARREN
COUNTY CLERK
DALLAS COUNTY
BY MH DEPUTY

WHEREAS, on or about March 4, 2024, a Notice of Lien was filed in the Deed Records of Dallas County, Texas, covering the real property herein described concerning default in the payment of the indebtedness owing by Raymond A. Basye, Jr., the present owner of said real property, to Cottonwood Valley Home Owners Association (the "Association"); and

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

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

Said real estate is described as follows:

Lot 6, Block 2, Cottonwood Valley, Area XV, an Addition to the City of Irving, Dallas County, Texas, according to Plat thereof recorded in Volume 79110, Page 1848, of the Plat of Dallas County, Texas (1214 North Travis Circle)

WITNESS my hand this 11th day of February, 2025

COTTONWOOD VALLEY HOME OWNERS ASSOCIATION

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

The within notice was posted by me on the 11 day of February, 2025, at the Dallas County Courthouse in Dallas, Texas.

[Signature]

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: BEING LOT SEVEN (7) IN BLOCK "B" OF LA CONCHA NO. 2, AN ADDITION TO CITY OF IRVING, DALLAS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 73158, PAGE 2052 OF THE MAP RECORDS OF DALLAS COUNTY, TEXAS.

2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 07/17/2006 and recorded in Document 200600270224 real property records of Dallas County, Texas.

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

Date: 03/04/2025

Time: 01:00 PM


Place: Dallas County, Texas at the following location: 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.

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 ROBERT L. DOUGLAS AND MARION LEE DOUGLAS, provides that it secures the payment of the indebtedness in the original principal amount of \$202,500.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. Seattle Bank 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 Seattle Bank c/o PHH MORTGAGE CORPORATION, 14405 Walters Road, Suite 200, Houston, TX 77014 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.

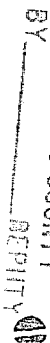
THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.


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 2/6/25 I filed this Notice of Foreclosure Sale at the office of the Dallas County Clerk and caused it to be posted at the location directed by the Dallas County Commissioners Court.

BY  JOHN F. WARREN
COUNTY CLERK
DALLAS COUNTY
2025 FEB -6 AM 11:54

FILED