A.

Notice of Foreclosure Sale

February 10, 2025

Deed of Trust ("Deed of Trust"):

Dated:	March 7, 2022
Grantor:	Junio De Oliveira Silva and Bruna De Oliveira Pereira
Trustee:	J. Mark Riebe
Lender:	TexasBank
Recorded in:	Instrument No. 2022-05360 of the real property records of Hunt County, Texas
Legal Description:	Lot 4, Block C, of FINAL PLAT OF DE BERRY RESERVE, an Addition in Hunt and Rockwall Counties, Texas, according to the Map or Plat recorded in Cabinet I, Slides 379-383, of Plat Records of Hunt County, Texas and in Document No. 20210000005137, of the Plat Records of Rockwall County, Texas
Secures:	Promissory Note ("Note") in the original principal amount of $329,250.00, executed by Junio De Oliveira Silva and Bruna De Oliveira Pereira ("Borrower") and payable to the order of Lender
Substitute Trustees:	Craig C. Lesok, Randy Daniel, Robert LaMont, Harriett Fletcher, Sheryl LaMont, Sharon St. Pier
Substitute Trustees' 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, 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 1:00 P.M. and not later than three

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hours thereafter.

Place:	On the north steps, including the hallway area 20 feet inside the north door on the 2nd floor of the Hunt 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:	The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that TexasBank'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, TexasBank, 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 TexasBank's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with TexasBank'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 TexasBank 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 TexasBank. 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.

/s/ Craig C. Lesok
Craig C. Lesok
Attorney for Lender
SBOT No. 24027446

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