

809 OAK GROVE LANE
ROYSE CITY, TX 75189

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.

FILED FOR RECORD
ROCKWALL CO. TEXAS
25 MAR 10 PM 12:55
JENNIFER FOGG
CLERK
ROCKWALL COUNTY CLERK
BY 219 DEPUTY
00000010401057

1. Date, Time, and Place of Sale.

Date: May 06, 2025

Time: The sale will begin at 12:00 PM or not later than three hours after that time.

Place: THE AREA IMMEDIATELY OUTSIDE THE FRONT STEPS OF THE ROCKWALL COUNTY COURTHOUSE, LOCATED AT 1111 YELLOWJACKET LN, ROCKWALL 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 May 28, 2015 and recorded in Document CLERK'S FILE NO. 20150000007639; AS AFFECTED BY LOAN MODIFICATION AGREEMENTS CLERK'S FILE NO'S. 20170000006011, 20190000019508 & 20220000022902 real property records of ROCKWALL County, Texas, with AMANDA MICHELLE PALACIOS AND ISMAEL PALACIOS-OLALDE, 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 AMANDA MICHELLE PALACIOS AND ISMAEL PALACIOS-OLALDE, WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$120,280.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. WELLS FARGO BANK, N.A. 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. WELLS FARGO BANK, N.A., as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD.
FORT MILL, SC 29715



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 RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DARLA BOETTCHER, DANA KAMIN, LISA BRUNO, ANGIE USELTON, TONYA WASHINGTON, MERYL OLSEN, MISTY MCMILLAN, TIFFINEY BRUTON, TIONNA HADNOT, AUCTION.COM, TERRY WATERS, JACK BECKMAN, DAVID STOCKMAN, GUY WIGGS, DONNA STOCKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, STOCKMAN FORECLOSURE SERVICES INC., JUDITH A. FRAPPIER, ROBERT FORSTER, JEFFREY FLEMING, 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 Michelle Pangle, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 3-10-25 I filed at the office of the ROCKWALL County Clerk and caused to be posted at the ROCKWALL County courthouse this notice of sale.

Declarants Name: Michelle Pangle
Date: 3-10-25

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ROCKWALL

EXHIBIT "A"

LOT 9, BLOCK 3, RUSTIC MEADOWS NO. 1, AN ADDITION TO THE CITY OF ROYSE CITY, ROCKWALL COUNTY, TEXAS,
ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET B, SLIDE 62, PLAT RECORDS, ROCKWALL COUNTY,
TEXAS.