

447 BELDON WAY
ROYSE CITY, TX 75189

FILED FOR RECORD
ROCKWALL CO, TEXAS

2025 JUL 10 AM 9:06

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JENNIFER FOGG
ROCKWALL COUNTY CLERK

NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

BY @ DEPUTY

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: August 05, 2025

Time: The sale will begin at 10:00 AM 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 20, 2022 and recorded in Document CLERK'S FILE NO. 20220000017354 real property records of ROCKWALL County, Texas, with DAVID ALEXANDER RUIZ AND SPOUSE COURTNEY MICHELLE STEPHENS, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

4. Obligations Secured. Deed of Trust or Contract Lien executed by DAVID ALEXANDER RUIZ AND SPOUSE COURTNEY MICHELLE STEPHENS, securing the payment of the indebtednesses in the original principal amount of \$291,200.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. NATIONSTAR MORTGAGE 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. NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
8950 CYPRESS WATERS BLVD.
COPPELL, TX 75019



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 7-10-25 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: 7-10-25

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ROCKWALL

EXHIBIT "A"

LOT 36, BLOCK "D", OF UNION SQUARE, PHASE 4, AN ADDITION TO THE CITY OF ROYSE CITY, ROCKWALL COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER CLERK'S DOCUMENT NUMBER 20200000004078, OFFICIAL PUBLIC RECORDS OF ROCKWALL COUNTY, TEXAS.