

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.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE AND
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.

WHEREAS, in my capacity as the attorney for the Mortgagee and/or its Mortgage Servicer, and pursuant to Section 51.0076 of the Texas Property Code, I hereby name, appoint and designate L. Scott Horne as Substitute Trustee to act under and by virtue of said Deed of Trust, including posting and filing the public notice required under section 51.002 Texas property code as amended, and to proceed with a foreclosure of the Deed of Trust line securing the payment of the note.

WHEREAS, default has occurred in the payment of said herein referenced indebtedness and the same is now wholly due and the Mortgagee has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

Notice is hereby given that on Tuesday, the 6th day of June 2023; the undersigned will conduct a Substitute Trustee's Sale under the terms of the Deed of Trust described below. Such interests in the following described property as are secured by the Deed of Trust herein described will be sold at public auction to the highest bidder for cash. The sale will be conducted with the understanding that the trustee is acting in a representative capacity, and not individually, and that the trustee shall have no personal liability by reason of any matter arising out of such sale. The earliest time the sale will begin is 1:00 o'clock, P.M., but the sale may begin not later than three (3) hours after that time. The sale will take place at the county courthouse of Cooke County, Texas, at the area designated by the Commissioner's Court of such county where such sales are to take place. If no such area has been so designated, the area in which the sale will take place are the East steps of the building known as the Cooke County Courthouse located at 101 South Dixon Street, Gainesville, TX 76240.

FILED FOR RECORD

23 MAY 16 PM 1:23

PAM HARRISON
COUNTY CLERK, COOKE CO. TX

BY Nh DEPUTY

Date of Deed of Trust: July 21, 2022

Maker: Christian J. Rambay and Rubi Luiz Esquivel

Original Trustee named in Deed of Trust: Derek Long

Substitute Trustee: L. Scott Horne

Original amount of Secured Indebtedness: \$140,000.00

Original Beneficiary named in Deed of Trust: Males Family Financial LLC,
a Texas limited liability company

Current Lien Holder: JMSR Real Estate LLC, a Texas limited liability company

Property described in Deed of Trust:

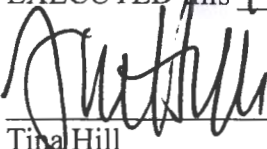
Exhibit "A" attached hereto and incorporated by reference. **More commonly known as 1315 N. Weaver Street, Gainesville, Texas 76240.**

Said Deed of Trust is recorded under Document No. 2022-6424 in the Deed of Trust Records of Cooke County, Texas.

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. Home Key Loan Servicing, LLC is representing the current mortgagee, JMSR Real Estate LLC and their address is:

Home Key Servicing
P.O. Box 2660
Grapevine, TX 76099
214-810-4711

EXECUTED this 14th day of May, 2023



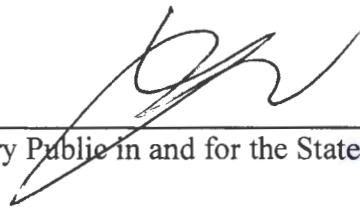
Tina Hill
Attorney
1795 Northwest Highway
Garland, TX 75041
972-271-1700

ACKNOWLEDGMENT

THE STATE OF TEXAS §
 §
COUNTY OF DALLAS §

This instrument was acknowledged before me on the 17th day of May, 2023, by Tina Hill, known to me personally or by driver's license, in the capacity therein stated.





Notary Public in and for the State of Texas

AFTER RECORDING RETURN TO:
Horne & Associates, PC
1795 Northwest Highway
Garland, Texas 75041

PREPARED IN THE LAW OF:
Horne & Associates, PC
1795 Northwest Highway
Garland, Texas 75041