

**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: 10/27/2017
Grantor(s): BEATRIZ ESPINOZA, A SINGLE WOMAN
Original Mortgage: MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC., SOLELY AS NOMINEE FOR CALCON MUTUAL MORTGAGE LLC DBA ONETRUST HOME LOANS, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$157,003.00
Recording Information: Instrument 1708203 ; re-recorded under Instrument 1809921
Property County: Waller
Property: (See Attached Exhibit "A")
Reported Address: 6009 CYPRESS LN, BROOKSHIRE, TX 77423

MORTGAGE SERVICING INFORMATION:

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

Current Mortgage: Idaho Housing and Finance Association
Mortgage Servicer: Idaho Housing and Finance Association
Current Beneficiary: Idaho Housing and Finance Association
Mortgage Servicer Address: 565 W. Myrtle, Boise, ID 83702

SALE INFORMATION:

Date of Sale: Tuesday, the 1st day of July, 2025
Time of Sale: 1:00PM or within three hours thereafter.
Place of Sale: Waller County Courthouse: 425 FM 1488, Suite 106, Hempstead, TX 77445 in Waller County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Waller County Commissioner's Court, at the area most recently designated by the Waller County Commissioner's Court.

WHEREAS, the above-named Grantor 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 were declared to be immediately due and payable; and

WHEREAS, the original Trustee and any previously appointed Substitute Trustee has been removed and Kathleen Adkins, Reid Ruple, Evan Press, Michael Kolak, Crystal Koza, Cary Corenblum, Joshua Sanders, Amy Beaulieu, Amy Oian, Matthew Hansen, Jami Grady, Aleena Litton, Auction.com LLC, Dana Dennen, Cindy Dennen, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act, have been appointed as Substitute Trustees and requested to sell the Property to satisfy the indebtedness; 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:

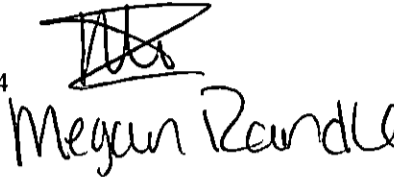
1. The maturity of the Note has been accelerated and all sums secured by the Deed of Trust have been declared to be immediately due and payable.
2. Kathleen Adkins, Reid Ruple, Evan Press, Michael Kolak, Crystal Koza, Cary Corenblum, Joshua Sanders, Amy Beaulieu, Amy Oian, Matthew Hansen, Jami Grady, Aleena Litton, Auction.com LLC, Dana Dennen, Cindy Dennen, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, 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 and 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 of the Deed of Trust.

4. No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a 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 offered "AS-IS", purchasers 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 interests 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.

Substitute Trustee(s): Kathleen Adkins, Reid Ruple, Evan Press, Michael Kolak, Crystal Koza, Cary Corenblum, Joshua Sanders, Amy Beaulieu, Amy Oian, Matthew Hansen, Jami Grady, Aleena Litton, Auction.com LLC, Dana Dennen, Cindy Dennen, Braden Barnes, Rachel Donnelly, or Jamie E. Silver, any to act.

Substitute Trustee Address: 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

Document Prepared by:
Bonial & Associates, P.C.
14841 Dallas Parkway, Suite 350, Dallas, TX 75254
AS ATTORNEY FOR THE HEREIN
IDENTIFIED MORTGAGEE AND/OR
MORTGAGE SERVICER



Certificate of Posting

I am _____ whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on _____ I filed and / or recorded this Notice of Foreclosure Sale at the office of the Waller County Clerk and caused it to be posted at the location directed by the Waller County Commissioners Court.

By: _____

Exhibit "A"

LOT TWO (2) BLOCK ONE (1), OF CRYSTAL LAKES, SEC 1, A SUBDIVISION IN WALLER COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN INSTRUMENT NUMBER 1701314 OF THE OFFICIAL PUBLIC RECORDS OF WALLER COUNTY, TEXAS.

Return to: Bonial & Associates, P.C., 14841 Dallas Parkway, Suite 350, Dallas, TX 75254

FILED AND RECORDED

Instrument Number: 25-048

Filing and Recording Date: 05/22/2025 04:24:01 PM Pages: 3 Recording Fee: \$4.00

I hereby certify that this instrument was FILED on the date and time stamped hereon by me and was duly RECORDED in the OFFICIAL PUBLIC RECORDS of Waller County,



Debbie Hollan

Debbie Hollan, County Clerk
Waller County, Texas

ANY PROVISION CONTAINED IN ANY DOCUMENT WHICH RESTRICTS THE SALE, RENTAL, OR USE OF THE REAL PROPERTY DESCRIBED THEREIN BECAUSE OF RACE OR COLOR IS INVALID UNDER FEDERAL LAW AND IS UNENFORCEABLE.

Jenifer Deutrich, Deputy

Returned To: