

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: 10/07/2022
Grantor(s): GINGER S. DE RETANA, A SINGLE WOMAN
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LOAN SIMPLE, INC., ITS SUCCESSORS AND ASSIGNS
Original Principal: \$255,290.00
Recording Information: Instrument 2022-23903 ; re-recorded under Instrument 2022-25170
Property County: Hunt
Property: (See Attached Exhibit "A")
Reported Address: 3303 LANGFORD ST. GREENVILLE, TX 75401

MORTGAGE SERVICING INFORMATION:

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

Current Mortgagee: 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 7th day of October, 2025
Time of Sale: 1:00PM or within three hours thereafter.
Place of Sale: AT THE NORTH STEPS OF THE COURTHOUSE, INCLUDING THE HALLWAY AREA 20 FT INSIDE THE NORTH DOOR ON THE 2ND FLOOR in Hunt County, Texas. Or, if the preceding area(s) is/are no longer the area(s) designated by the Hunt County Commissioner's Court, at the area most recently designated by the Hunt 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 Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, Angie Useton, Conrad Wallace, Tonya Washington, Tionna Hadnot, Misty McMillan, Shawn Schiller, Jackie Perkins, Auction.com LLC, Randy Daniel, Cindy Daniel, Liz Hach, Cheryl Harris, 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. Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, Angie Useton, Conrad Wallace, Tonya Washington, Tionna Hadnot, Misty McMillan, Shawn Schiller, Jackie Perkins, Auction.com LLC, Randy Daniel, Cindy Daniel, Liz Hach, Cheryl Harris, 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.

FILED FOR RECORD
 at 10:14 o'clock AM

JUL 31 2025

BECKY LANDRUM
 County Clerk, Hunt County, Tex.
 by *[Signature]*

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): Ramiro Cuevas, Patrick Zwiers, Darla Boettcher, Lisa Bruno, Angie Uselton, Conrad Wallace, Tonya Washington, Tionna Hadnot, Misty McMillan, Shawn Schiller, Jackie Perkins, Auction.com LLC, Randy Daniel, Cindy Daniel, Liz Hach, Cheryl Harris, 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 Randy Daniel whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 7/31/25 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Hunt County Clerk and caused it to be posted at the location directed by the Hunt County Commissioners Court.

By: Randy Daniel

Exhibit "A"

BEING A TRACT OR PARCEL OF LAND SITUATED WITHIN THE CITY OF GREENVILLE, HUNT COUNTY, TEXAS, BEING PART OF BLOCK 8 OF THE M.M. ARNOLD ADDITION, AN ADDITION TO THE CITY OF GREENVILLE, AS RECORDED IN VOLUME 78 AT PAGE 480 OF THE DEED RECORDS OF HUNT COUNTY, TEXAS, BEING ALL OF THE TRACT OF LAND AS DESCRIBED IN A WARRANTY DEED FROM JERRY LEE PRITCHETT AND NANCY S. MILLER TO JAKIE PETTY AND WIFE, JANICE PETTY AS RECORDED IN VOLUME 940 AT PAGE 167 OF THE DEED RECORDS OF HUNT COUNTY, TEXAS AND BEING FURTHER DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2 INCH IRON ROD FOUND FOR A CORNER AT THE NORTHWEST CORNER OF SUBJECT TRACT, SAID POINT OF BEGINNING BEING AT THE INTERSECTION OF THE EAST LINE OF LANGFORD STREET AND THE SOUTH RIGHT-OF-WAY OF THE BLACKLANDS RAILROAD;

THENCE N 84 DEGREES 50'20" E ALONG THE NORTH LINE OF SUBJECT TRACT AND THE SOUTH RIGHT-OF-WAY OF THE BLACKLANDS RAILROAD, A DISTANCE OF 132.86 FEET TO A 1/2 INCH IRON ROD FOUND FOR A CORNER AT THE NORTHEAST CORNER OF SUBJECT TRACT ON THE WEST LINE OF A 14' ALLEY;

THENCE S 01 DEGREES 21'58" W ALONG THE EAST LINE OF SUBJECT TRACT AND THE WEST LINE OF SAID ALLEY, A DISTANCE OF 81.75 FEET TO A 1/2 INCH IRON ROD FOUND FOR A CORNER AT THE SOUTHEAST CORNER OF SUBJECT TRACT;

THENCE N 88 DEGREES 39'24" W ALONG THE SOUTH LINE OF SUBJECT TRACT, A DISTANCE OF 131.85 FEET TO A 1/2 INCH IRON ROD FOUND FOR A CORNER AT THE SOUTHWEST CORNER OF SUBJECT TRACT;

THENCE N 01 DEGREES 14'11" E ALONG THE WEST LINE OF SUBJECT TRACT AND THE EAST LINE OF LANGFORD STREET, A DISTANCE OF 66.70 FEET RETURNING TO THE POINT OF BEGINNING AND CONTAINING 0.225 ACRE OF LAND AND BEING KNOWN AS NO. 3303 LANGFORD STREET.

NOTE: COMPANY DOES NOT INSURE THAT THE ABOVE ACREAGE AND/OR SQUARE FOOTAGE CALCULATIONS ARE CORRECT OR THE ACCURACY OR COMPLETENESS OF ANY SURVEY PROVIDED FOR REVIEW.

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