

FILED FOR RECORD
at 1:11 o'clock P M

Chad A. Norcross
NORCROSS LAW
9288 Wichita Trail
Frisco, Texas 75033
(214) 368-9300 – Fax (877) 846-3149

NOV 04 2025

BECKY LANDRUM
County Clerk, Hunt County, Tex.
by *Talyn*

Attorneys and Counselors at Law

**NOTICE OF MATURITY/ACCELERATION OF TEXAS RECOURSE LOAN
AND ENCLOSING NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

November 3, 2025

Via CMRRR No.

Jethson Ruthyery Reyes Romero
9720 Blue Jay Pkwy
Quinlan, Texas 75474

Property Address: Bouncer Rd., Quinlan, Texas 75474

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A
CONSUMER DEBIT AND ANY INFORMATION OBTAINED WILL BE USED
FOR THAT PURPOSE.**

NOTICE TO CURE AND ACCELERATION

1. The undersigned represents Jorge A. Guandique (sometimes referred to as "client"), the owner and/or holder and/or mortgage servicer for the owner and/or holder with regard to the note ("Note"), dated March 14, 2022, secured by the Deed of Trust ("Deed of Trust") encumbering the Property, dated March 14, 2022, the Note and Deed of Trust being collectively referred to as the ("Loan") and is authorized to deliver this letter on its behalf.
2. Our client has informed us that despite the sending of written notice of default and notice of intent to accelerate the maturity of the Loan, the default was not timely cured. As a consequence, our Client hereby accelerates the maturity of the Loan, and declares the entire balance of the Loan due and payable in full.
3. In accordance with Section 51.002(b) of the Texas Property Code, enclosed is a copy of the Notice of the Substitute Trustee's Sale that advises the foreclosure sale of the Property authorized by the Deed of Trust will take place on December 2, 2025, at the place designated by the Hunt County Commissioners Court pursuant to Section 51.002, and the Property will be sold to the highest bidder for cash. The foreclosure sale will be conducted between the hours of 1:00 p.m. and 4:00 p.m. **The earliest time the foreclosure sale will begin will be 1:00 p.m.**

4. The amount necessary to prevent this foreclosure sale may be determined by contacting: Chad A. Norcross at the within stated address or by telephone at 214-368-9300. Payment must be in certified funds or other form of payment acceptable to our client.
5. A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Service members Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. **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.**
6. Except as otherwise set out herein under Texas law and the terms of the applicable Loan documents, you may be liable for the deficiency owing on the Loan after the foreclosure sale.
7. This letter constitutes notice required by law and the terms of the application Loan documents. To the extent that the Loan is a non-recourse credit extension, and/or you have received a discharge in bankruptcy of the Loan and Loan was not reaffirmed and/or you are not an obligor on the debt secured by the Loan, and/or this loan is a non-recourse loan, this notice does not constitute an attempt to collect a debt from you personally and/or in violation of the discharge injunction of 11 U.S.C. § 523, but rather serves as notice that our client is exercising its in rem rights only (the right to enforce the lien on the property securing the debt) under applicable law.

Please contact me if you have any questions. I can be reached at 214-368-9300.

Respectfully Submitted,

NORCROSS LAW
9288 Wichita Trail
Frisco, Texas 75033
Tel. 214-368-9300
Fax. 877-846-3149
chad.norcross@norcrosslaw.com

By: /s/ Chad A. Norcross
Chad A. Norcross
Texas Bar No. 24039513

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

HUNT COUNTY

Deed of Trust Dated: March 14, 2022

Amount: \$65,000.00

Grantor(s): Jethson Ruthyery Reyes Romero

Original Mortgagee: Jorge A. Guandique

Current Mortgagee: Jorge A. Guandique

Mortgagee Address: 7117 Military Pkwy, Dallas, TX 75227

Recording Information:

Legal Description:

**S5472 WHISKERS RETREAT INST #4 LOT 265-269B AND
BEING MORE PARTICULARLY DESCRIBED IN THAT
CERTAIN DEED OF RECORDS IN VOLUME 267 PAGE 470
IN THE DEED RECORDS OF HUNT COUNTY, TEXAS.
HUNT COUNTY TAX ACCOUNT #88614
S5472 WHISKERS RETREAT INST #4 LOT 270-273B AND
BEING MORE PARTICULARLY DESCRIBED IN THAT
CERTAIN DEED OF RECORDS IN VOLUME 811 PAGE 654
IN THE DEED RECORDS OF HUNT COUNTY, TEXAS.
HUNT COUNTY TAX ACCOUNT #88615**

Commonly known address: Bouncer Rd., Quinlan, Texas 75474

Date of Sale: December 2, 2025, at 1:00 p.m.

Earliest Time Sale Will Begin: 1:00 p.m.

Place of Sale: The foreclosure sale will be conducted at the Hunt County Courthouse located at 2507 Lee St. Second Floor, Greenville, TX 75401 or as designated by the County Commissioners pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioner's Court, the sale will be conducted at the place where the Notice of Trustee or Substitute Trustee's Sale was posted.

CHAD A. NORCROSS has been appointed as Substitute Trustee and is empowered to act independently, in the place of said original Trustee, upon the contingency and in the manner authorized by said Deed of Trust.

The Substitute Trustee will sell the Property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

NOTICE IS FURTHER GIVEN that, except to the extent that the Substitute Trustee may bind and obligate the Mortgagors to warrant title to the Property under the terms of the Deed of Trust, conveyance of the Property shall be made "AS-IS", "WHERE-IS" without any representation and warranties whatsoever, express or implied, and subject to all matters of record affecting the Property.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Service members Civil Relief Act (50 U.S.C. §§ 3901 et seq.), and state law, including Section 51.015 Texas Property Code. **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.**

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE 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.

Respectfully Submitted,

NORCROSS LAW
9288 Wichita Trail
Frisco, Texas 75033
Tel. 214-368-9300
Fax. 877-846-3149
chad.norcross@norcrosslaw.com

By: /s/ Chad A. Norcross
Chad A. Norcross
Texas Bar No. 24039513

Substitute Trustee

APPOINTMENT OF SUBSTITUTE TRUSTEE

Deed of Trust Date:
March 14, 2022

Grantor(s)/Mortgagor(s):
Jethson Ruthyery Reyes Romero

Original Beneficiary/Mortgagee:
Jorge A. Guandique

Current Beneficiary/Mortgagee
Jorge A. Guandique

Recorded in:
Volume:
Page:
Instrument No.

Property County:
Hunt

Mortgage Servicer:
Jorge A. Guandique

Mortgage Servicer's Address:
7117 Military Pkwy
Dallas, Texas 75227

Legal Description:

**S5472 WHISKERS RETREAT INST #4 LOT 265-269B AND
BEING MORE PARTICULARLY DESCRIBED IN THAT
CERTAIN DEED OF RECORDS IN VOLUME 267 PAGE 470
IN THE DEED RECORDS OF HUNT COUNTY, TEXAS.
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S5472 WHISKERS RETREAT INST #4 LOT 270-273B AND
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IN THE DEED RECORDS OF HUNT COUNTY, TEXAS.
HUNT COUNTY TAX ACCOUNT #88615**

Commonly known address: Bouncer Rd., Quinlan, Texas 75474

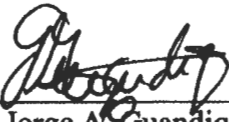
STATE OF TEXAS §
COUNTY OF HUNT §

Jethson Ruthyery Reyes Romero grantor(s), executed and delivered to Felipe Diaz, trustee, one certain Deed of Trust dated March 14, 2022, securing an obligation therein described. The Deed of Trust was recorded as set out above and is incorporated herein by reference in its entirety.

Default has been declared in the payment of this obligation and/or the covenant of the Deed of Trust.

Accordingly, the beneficiary under the Deed of Trust, by and through its duly appointed and authorized representative, according to the provisions therein set out does hereby remove the original Trustee and all successor substitute trustees and appoints in his stead, Chad A. Norcross as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct the said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

Executed on August 23, 2025

By: 
Jorge A. Guandique

ACKNOWLEDGMENT

STATE OF TEXAS §
COUNTY OF DALLAS §

Before me, the undersigned Notary Public on this day personally appeared JORGE A. GUANDIQUE who is known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office on 8.23.25

My Commission Expires:

8.23.2028

MKW

Notary Public in and for the State of Texas

McKella M. Walsh

Printed Name of Notary Public



**THE STATE OF TEXAS
COUNTY OF HUNT**

I hereby certify that this instrument was FILED on the
date and time stamped heron by me and was duly
RECORDED in the Records of Hunt County, Texas

2025-15773

08/27/2025 08:27:59 AM



Becky Landrum, County Clerk
Hunt, TX

**Chad A. Norcross
NORCROSS LAW
9288 Wichita Trail
Frisco, Texas 75033
(214) 368-9300 – Fax (877) 846-3149**

Attorneys and Counselors at Law

August 23, 2025

Via CMRRR No. 7020 3160 0000 2780 5904

Jethson Ruthyery Reyes Romero
9720 Blue Jay Pkwy
Quinlan, Texas 75474

Property Address: Bouncer Rd., Quinlan, Texas 75474

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A
CONSUMER DEBIT AND ANY INFORMATION OBTAINED WILL BE USED
FOR THAT PURPOSE.**

NOTICE TO CURE AND INTENT TO ACCELERATE

The Loan has been referred to my law firm for the institution of foreclosure proceedings.

The undersigned represents Jorge A. Guandique (sometimes referred to as "client" or "Noteholder"), the owner and/or holder and/or mortgage servicer for the owner and/or holder with regard to the note ("Note") in the principal amount of \$65,000.00, dated March 14, 2022, secured by the Deed of Trust ("Deed of Trust") encumbering the Property, dated March 14, 2022, the Note and Deed of Trust being collectively referred to as the ("Loan") and is authorized to deliver this letter on its behalf. In accordance with applicable law and the terms of the Loan documents, please be advised of the following:

You are delinquent in the final balance of \$31,678.96 payable to the order of the Noteholder. This past due amount shall continue to accrue interest in accordance with the terms of the Note until paid. You may contact me at the firm's address to obtain a complete statement and to arrange for payment of this debt.

Demand is hereby made for payment in full for the balance owed on this past-due amount, plus interest, the total of which is the following: past due principal and interest in the amount of \$31,678.96. Payment must be received on or before 3:00 P.M. at the expiration of twenty (20) days from the receipt of this correspondence.

Payment must be made in cash or by cashier's check at the office of NORCROSS LAW, located at 9288 Wichita Trail, Frisco, Texas 75033.

IF WITHIN THIS THIRTY DAYS: (1) YOU NOTIFY US IN WRITING THAT YOU DISPUTE THIS DEBT, OR ANY PORTION OF IT, THEN WE WILL OBTAIN AND MAIL TO YOU VERIFICATION OF THIS DEBT OR A COPY OF ANY JUDGMENT AGAINST YOU; (2) YOU REQUEST IN WRITING THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR, THEN WE WILL OBTAIN AND MAIL IT TO YOU.

2. This letter constitutes notice required by law and the terms of the application Loan documents. To the extent that the Loan is a non-recourse credit extension, and/or you have received a discharge in bankruptcy of the Loan and Loan was not reaffirmed and/or you are not an obligor on the debt secured by the Loan, and/or this loan is a non-recourse loan, this notice does not constitute an attempt to collect a debt from you personally and/or in violation of the discharge injunction of 11 U.S.C. § 523, but rather serves as notice that our client is exercising its in rem rights only (the right to enforce the lien on the property securing the debt) under applicable law.
3. This letter is sent pursuant to the Federal Fair Debt Collection Practices Act and is not intended to advise of legal rights and obligations. Foreclosure has been or will be instituted as soon as possible, notwithstanding this notice. If you receive this notice and you are not a debtor, this notice is for informational purposes only.

Please contact me if you have any questions. I can be reached at 214-368-9300.

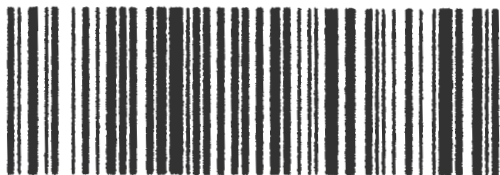
Respectfully Submitted,

NORCROSS LAW
9288 Wichita Trail
Frisco, Texas 75033
Tel. 214-368-9300
Fax. 877-846-3149
chad.norcross@norcrosslaw.com

By: /s/ Chad A. Norcross
Chad A. Norcross
Texas Bar No. 24039513

CHAD A. NORCROSS
9288 WICHITA TRAIL
FRISCO, TEXAS 75033

CERTIFIED MAIL®



7020 3160 0000 2780 5904



JETHSON RUTHYERY REYES ROMERO
9720 BLUE JAY PKWY
QUINLAN TX 75474-5107



\$10.44⁰
US POSTAGE
FIRST-CLASS
FROM 75069
08/26/2025
Stamps.com



06350009033905

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Jethson Rulhyery Reyes Romero
9720 Blue Jay Pkwy
Quinlan, TX 75474



9590 9402 8395 3156 0555 72

2. Article Number (Transfer from -)

7020 3160 0000 2780 5904

COMPLETE THIS SECTION ON DELIVERY**A. Signature****X**☐ Agent☐ Addressee**B. Received by (Printed Name)****C. Date of Delivery****D. Is delivery address different from item 1? ☐ Yes**If YES, enter delivery address below: ☒ No**3. Service Type**

- ☐ Adult Signature
- ☐ Adult Signature Restricted Delivery
- ☒ Certified Mail®
- ☐ Certified Mail Restricted Delivery
- ☐ Collect on Delivery

☐ Priority Mail Express®☐ Registered Mail™☐ Registered Mail Restricted Delivery☐ Signature Confirmation™☐ Signature Confirmation Restricted Delivery

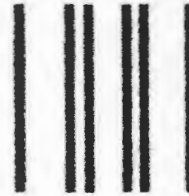
Delivery Restricted Delivery

☐ Insured Mail Restricted Delivery (over \$500)

USPS TRACKING #



9590 9402 8395 3156 0555 72



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

United States
Postal Service

• Sender: Please print your name, address, and ZIP+4® in this box•

Chad A. Norcross
9288 Wichita Trail
Frisco, Texas 75033

Jorge Guandique #528