

26-01089

3425 CANYON WREN LOOP, GRAFORD, TX 76449

**NOTICE OF FORECLOSURE SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEE**

Property: The Property to be sold is described as follows:

BEING THE SURFACE ONLY OF LOT 418, THE HILLS ABOVE POSSUM KINGDOM LAKE, PHASE TWO, SECTION THREE A, A SUBDIVISION IN PALO PINTO COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 9, PAGE 121, SLIDE 687 OF THE PLAT RECORDS OF PALO PINTO COUNTY, TEXAS.

Security Instrument: Deed of Trust dated July 3, 2014 and recorded on July 14, 2014 at Instrument Number 2014-00003650 in the real property records of PALO PINTO County, Texas, which contains a power of sale.

Sale Information: August 4, 2026, at 1:00 PM, or not later than three hours thereafter, at the exterior steps at the entrance to the door of the Palo Pinto County Courthouse which opens and faces to the south, or as designated by the County Commissioners Court.

Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured: The Deed of Trust executed by CRAIG BRILEY secures the repayment of a Note dated July 3, 2014 in the amount of \$393,300.00. ROCKET MORTGAGE, LLC, whose address is c/o Rocket Mortgage, LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019, is the current mortgagee of the Deed of Trust and Note and Rocket Mortgage, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

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.

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.



4878459

/s/ Justin Ritchie

Justin Ritchie, Attorney at Law
Texas Bar No. 24145898
txsalesteam@decubaslewis.com
De Cubas & Lewis, P.C.

3313 W Commercial Blvd, Suite F-150, Fort
Lauderdale, FL 33309
Phone: (954) 453-0365
Fax: (469) 518-4972

Donna Stockman

Substitute Trustee(s): Ramiro Cuevas, Joshua Sanders,
Angie Uselton, Misty McMillan, Kristopher Holub,
Tonya Washington, Tionna Hadnot, Conrad Wallace,
Shawn Schiller, Patrick Zwiers, Kelly Main, Lisa
Bruno, Auction.com LLC, Ashlee Luna||Angela
Brown, Guy Wiggs, Brenda Wiggs, Donna Stockman,
David Stockman, Janet Pinder, Brandy Bacon,
Michelle Schwartz, Jamie Dworsky, Jeff Benton,
Leslie Shuler, Bonny Mounger, Robin Shelton,
Agency Sales and Posting LLC

c/o De Cubas & Lewis, P.C.
3313 W Commercial Blvd, Suite F-150, Fort
Lauderdale, FL 33309

Certificate of Posting

I, Donna Stockman, declare under penalty of perjury that on the 25th day of
June, 2026, I filed and posted this Notice of Foreclosure Sale in accordance with the
requirements of PALO PINTO County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

FILED
At 1:59 O'Clock P M

JUN 25 2026
Janette K. [Signature]
Clerk of the County Court
Palo Pinto County, Texas
By [Signature] Deputy

FILED
At 3:13 O'Clock P M.

JUL - 9 2026

**NOTICE OF TRUSTEE'S SALE BY
SUBSTITUTE TRUSTEE**

Demette K. Givern
Clerk of the County Court
Palo Pinto County, Texas
By *G. Matley* Deputy

Notice is hereby given of a public non-judicial foreclosure sale.

1. Property to Be Sold. The property to be sold is described in Exhibit "A" attached hereto.
2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: August 4th, 2026

Time: The sale shall begin no earlier than 10:00 A.M. or no later than three hours thereafter.

Place: Palo Pinto County Courthouse in Palo Pinto, Texas, at the south door of the courthouse.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiling may be after the date originally scheduled for this sale.

3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all prior matters of record affecting the property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

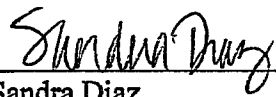
4. Type of Sale. The sale is a non-judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deeds of Trust executed by property owners listed in Exhibit "A". The Deeds of Trust are recorded in the plat records in the office of the County Clerk of Palo Pinto County, Texas, under the volumes and page numbers listed in Exhibit "A."

5. Obligations Secured. The Deeds of Trust provide that they secure the payment of the

[indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount payable to the order of Double Diamond, Inc.; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the property owners to Double Diamond, Inc. Double Diamond, Inc. is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

6. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated this 7 day of July, 2026.



Sandra Diaz
160 CLIFFS DRIVE
GRAFORD, TX 76449
(940) 745-7153

EXHIBIT "A"

Cliffs I -	Cliffs Phase I Subdivision, as described in the Amended plat recorded in Slide 455-460 of the Plat Records of Palo Pinto County, Texas.
Cliffs II -	Cliffs Phase II Subdivision, as described in the plat recorded in Slide 468-473 of the Plat Records of Palo Pinto County, Texas.
Cliffs III-	Cliffs Phase III Subdivision, as described in the plat recorded in Slide 475-479 of the Plat Records of Palo Pinto County, Texas.
Cliffs IV-	Cliffs Phase IV Subdivision, as described in the plat recorded in Slide 480-485 of the Plat Records of Palo Pinto County, Texas.
Cliffs V-	Cliffs Phase V Subdivision, as described in the plat recorded in Slide 488 of the Plat Records of Palo Pinto County, Texas.
Cliffs VI-	Cliffs Phase VI Subdivision, as described in the plat recorded in Slide 489 of the Plat Records of Palo Pinto County, Texas.
Cliffs VII-	Cliffs Phase VII Subdivision, as described in the plat recorded in Slide 499-503 of the Plat Records of Palo Pinto County, Texas.
Cliffs VIII-	Cliffs Phase VIII Subdivision, as described in the plat recorded in Slide 491-498 of the Plat Records of Palo Pinto County, Texas.
Cliffs IX-	Cliffs Phase IX Subdivision, as described in the plat recorded in Slide 507-513 of the Plat Records of Palo Pinto County, Texas.
Cliffs X-	Cliffs Phase X Subdivision, as described in the plat recorded in Slide 509 of the Plat Records of Palo Pinto County, Texas.
Cliffs XI-	Cliffs Phase XI Subdivision, as described in the plat recorded in Slide 525 of the Plat Records of Palo Pinto County, Texas.
Cliffs XII-	Cliffs Phase XII Subdivision, as described in the plat recorded in Slide 582 of the Plat Records of Palo Pinto County, Texas.
Cliffs XIII-	Cliffs Phase XIII Subdivision, as described in the plat recorded in Slide 652 of the Plat Records of Palo Pinto County, Texas.
Birkdale-	Birkdale Timeshare Regime more fully described in the Declaration establishing the Birkdale Timeshare Regime recorded in Volume 972, page 779 of the Deed of Records of Palo Pinto County, Texas.
Vista Point-	Vista Point Timeshare Regime more fully described in the Declaration establishing the Vista Point Timeshare Regime recorded in Volume 1160, page 136 of the Deed of Records of Palo Pinto County, Texas.
Villas-	Villas at The Cliffs Resort Timeshare Regime more fully described in the Declaration establishing the Villas at The Cliffs Resort Timeshare Regime recorded in Volume 2243, Page 33, as amended.

<u>MORTGAGOR</u>	<u>LOT</u>	<u>SUBDIVISION</u>	<u>DEED OF TRUST</u>	
			<u>VOLUME</u>	<u>PAGE</u>
LATEEF ORIYOMI TIAMIYU & MARIAM A ABDULHAMMED	347	THE CLIFFS X	2544	114
NDIFREKE UDOH & GRACE UDOH	557	THE CLIFFS X	2531	852
DONATUS EMEKA AZUBUIKE & OGE SANDRA AZUBUIKE	87	THE CLIFFS XI	2581	407
DONATUS EMEKA AZUBUIKE & OGE SANDRA AZUBUIKE	9 & 1/520 Interest in Units 1-10	XI & VILLAS	2581	411

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: 07/27/2020
Grantor(s): ROBERT COKER, A SINGLE PERSON
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS BENEFICIARY, AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP,, ITS SUCCESSORS AND ASSIGNS
Original Principal: \$164,957.00
Recording Information: Book OR 2327 Page 81 Instrument 2020-00003997
Property County: Palo Pinto
Property: (See Attached Exhibit "A")
Reported Address: 2419 NW 3RD AVENUE, MINERAL WELLS, TX 76067

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 4th day of August, 2026
Time of Sale: 01:00PM or within three hours thereafter.
Place of Sale: AT THE EXTERIOR STEPS AT THE ENTRANCE TO THE DOOR OF THE COURTHOUSE WHICH OPENS AND FACES TO THE SOUTH in Palo Pinto County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Palo Pinto County Commissioner's Court, at the area most recently designated by the Palo Pinto 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 Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, 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. Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, 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): Auction.com, LLC, Braden Barnes or Jamie E. Silver or Meagan Vlasak or Arthur Demske, 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

FILED
At 11:52 O'Clock AM.

JUL - 9 2026
Annette K. Green
Clerk of the County Court
Palo Pinto County, Texas
By [Signature] Deputy

Certificate of Posting

I am Donna Stockman whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 07-09-26 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Palo Pinto County Clerk and caused it to be posted at the location directed by the Palo Pinto County Commissioners Court.

By: _____

Donna Stockman

Exhibit "A"

BEING ALL OF LOT 7 AND LOT 8 IN BLOCK 1 OF OAK PARK ADDITION TO THE CITY OF MINERAL WELLS, PALO PINTO COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 1, PAGE 64 OF THE PLAT RECORDS OF PALO PINTO COUNTY, TEXAS.

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

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Notice is hereby given that a public sale at auction of the Property (as that term is defined and described below) will be held at the date, time and place specified herein.

Information regarding the indebtedness and lien that is the subject of this sale:

Note:

Date: April 16, 2021

Maker: Ramachandran Kandaswamy and Surekhadevi Ganagaraj

Payee: Capital Farm Credit, ACA as agent/nominee for Capital Farm Credit, FLCA

Original Principal Amount: \$159,900.00

Capital Farm Credit, FLCA Loan No. 5712860

FILED
At 11:50 O'Clock A M.

Deed of Trust:

Date: April 16, 2021

Grantor: Ramachandran Kandaswamy and Surekhadevi Ganagaraj

Trustee: Ben R. Novosad

Recorded in: Document Number 2021-00002745 of the Official Public Records of Palo Pinto County, Texas.

JUL - 9 2026
Immette K. Green
Clerk of the County Court
Palo Pinto County, Texas
By *[Signature]* Deputy

Property:

The following described real property, together with all mineral interests, improvements, fixtures, personal property and intangible property, if any, described in and presently covered by the Deed of Trust and all other rights, privileges and appurtenances pertaining thereto:

Lot 48, Brazos Mountain Ranch, Phase I, a Subdivision in Palo Pinto County, Texas according to the Plat thereof recorded in Volume 11, Page 127, Slide 1126, of the Plat Records of Palo Pinto County, Texas.

Together with all rights, easements, appurtenances, royalties, surface, subsurface and/or mineral rights, now owned or hereafter acquired, oil and gas rights, crops, timber, all diversion payments or third party payments made to crop producers, all water and riparian rights, wells, ditches, reservoirs, and water stock and all existing and future improvements,

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structures, fixtures and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

Notwithstanding any other provision, reservation or exception contained in said Deed of Trust or on any exhibit thereto, the lien shall cover all of Grantor's water rights, including, but not limited to, rights to surface water, groundwater, underground water, percolating waters, rights to any water from lakes, streams or other bodies of water, adjudicated or permitted water rights, riparian and other water rights which are owned or which are hereafter acquired by Grantor whether or not expressly excepted from the description of the Property.

Prior Modification of Note and/or Deed of Trust:

Present Owner of Note and Beneficiary under Deed of Trust:

Capital Farm Credit, ACA as agent/nominee for Capital Farm Credit, FLCA

Information regarding the public sale to be held:

Substitute Trustee: Angela Brown, Guy Wiggs, Donna Stockman, David Stockman, Bonnie Mounger, Janet Pinder, Jeff Benton, Jamie Dworsky, David Garvin, Leslie Shuler, and Robin Shelton; 8101 Boat Club Road, Suite 320; Fort Worth, TX 76179

Appointed by written instrument executed on May 8, 2026, by Capital Farm Credit, ACA as agent/nominee and recorded or to be recorded in the appropriate Official Public Records of Palo Pinto County, Texas.

Date of Sale: August 4, 2026, being the first Tuesday in said month.

Time of Sale: The earliest time at which the sale will occur is 1:00 p.m., Palo Pinto, Texas local time, and shall begin not later than 3 hours thereafter.

Place of Sale: The designated area of the County Courthouse as designated by the Commissioners Court of Palo Pinto County, Texas

Default has occurred in the payment of the indebtedness evidenced by the Note. Because of such default, Capital Farm Credit, ACA as agent/nominee for Capital Farm Credit, FLCA appointed Substitute Trustee and has requested Substitute Trustee to enforce the Deed of Trust.

Therefore, notice is given that on the date and time and at the place set forth hereinabove, any one of the above-named Substitute Trustees will sell the above-referenced Property by public sale to the highest bidder for cash in accordance with the Deed of Trust and the laws of the State of Texas.

Prospective bidders are advised to make their own examination of title to the Property to determine the existence of any easements, restrictions, liens or other matters affecting title to the Property. Neither Substitute Trustee nor the Capital Farm Credit, ACA as agent/nominee for Capital Farm Credit, FLCA make any representation or warranty (express or implied) regarding title to or the condition of the Property. The Property to be sold at the public sale will be sold in its present "AS IS" condition and subject to all ad valorem taxes then owing with respect to the Property.



Donna Stockman, Substitute Trustee

Please return File-Stamped Copy to:

John W. Shanklin II
McCleskey, Harriger, Brazill & Graf, L.L.P.
5010 University, 5th Floor
Lubbock, TX 79413