

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 12/26/2013	Grantor(s)/Mortgagor(s): KANU KALOLA AND DAXA KALOLA, HUSBAND AND WIFE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR DHI MORTGAGE COMPANY LTD, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Wells Fargo Bank, N.A.
Recorded in: Volume: N/A Page: N/A Instrument No: 20131227001684210	Property County: COLLIN
Mortgage Servicer: Wells Fargo Bank, N.A. is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 1 Home Campus, MAC 2301-04C, West Des Moines, IA 50328
Date of Sale: 10/7/2025	Earliest Time Sale Will Begin: 10am
Place of Sale of Property: Collin County Courthouse, 2100 Bloomdale Road, McKinney, TX 75071 OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: LOT 10, BLOCK "U", VALOR POINTE-PHASE 11 OF THE RESERVE AT WESTRIDGE, AN ADDITION TO THE CITY OF MCKINNEY, COLLIN COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED IN VOLUME 2013, PAGES 161-162 OF THE REPLAT RECORDS OF COLLIN COUNTY, TEXAS.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for Mortgagee or Mortgage Servicer does hereby remove the original Trustee and all successor substitute trustees and appoints in their stead, Phillip Pierceall, Douglas Rodgers, Terry Waters, Bruce Miller, Ashlee Luna, Joshua Sanders, Ramiro Cuevas, Shawn Schiller, Lauren Guy, Conrad Wallace, Patrick Zwiers, Angie Usclton, Lisa Bruno, Misty McMillan, Daniel Hart, Auction.com LLC, Francesca Ortolani, Shelley Ortolani, Mary Mancuso, Liz Hach, Michele Hreha, Carol Dunmon or Payton Hreha, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there said Deed of Trust; and, further, does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein

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.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by 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.

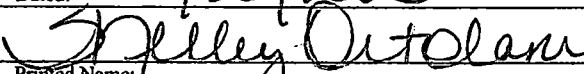
NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(i): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A 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.

Dated: 7/28/2025



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Wells Fargo Bank, N.A.

Dated: 7/30/2025



Printed Name:

Shelley Ortolani

Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075
<https://sales.mccarthyholthus.com/>

FILED
2025 JUL 31 PM 2:18
STACEY KEMP
COUNTY CLERK
COLLIN COUNTY, TEXAS
BY: [Signature] DEPUTY

MH File Number: TX-25-121760-POS
Loan Type: FHA