

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

November 8, 2024

STATE OF TEXAS § KNOW ALL MEN BY THESE PRESENTS:

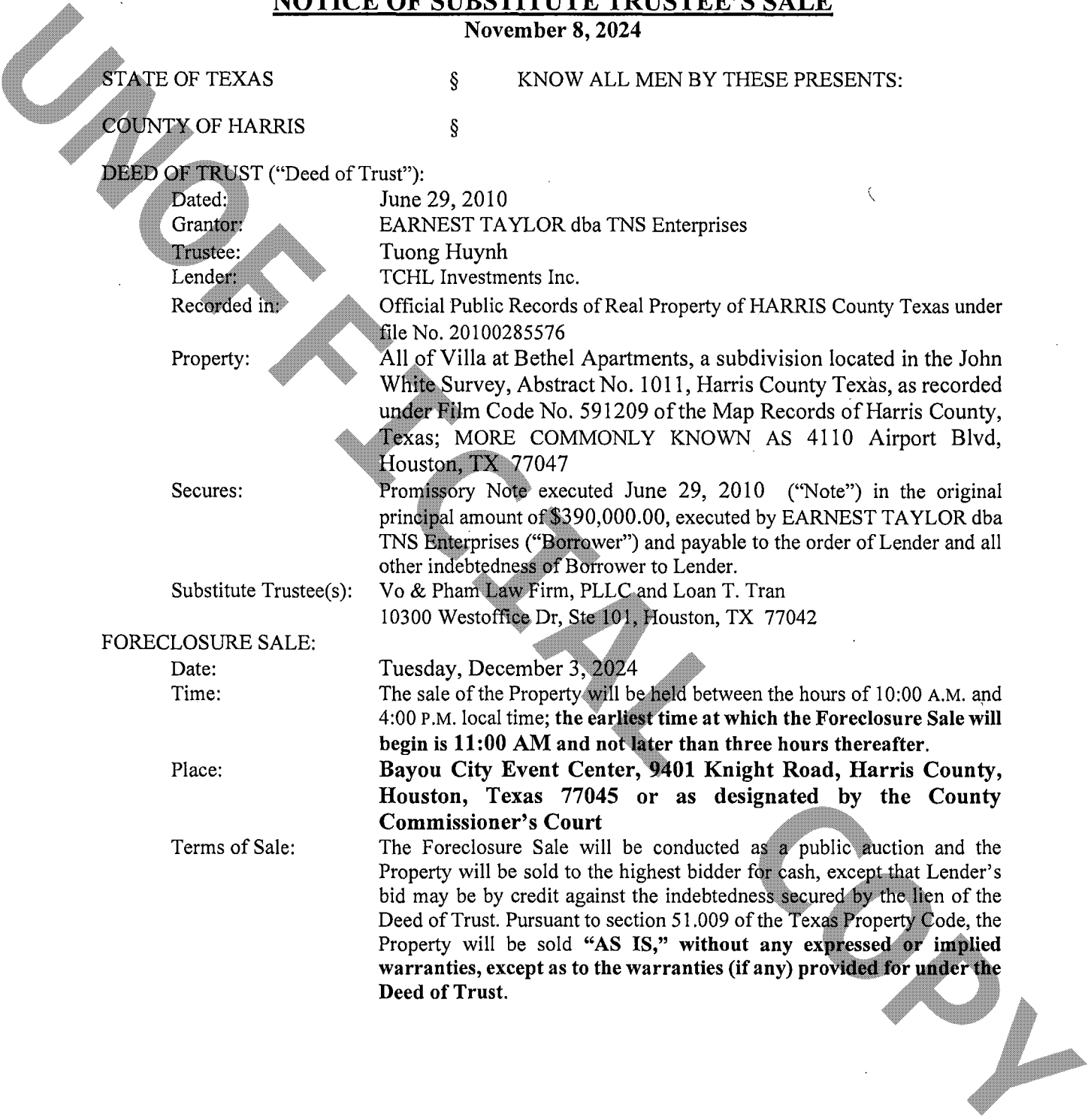
COUNTY OF HARRIS §

DEED OF TRUST ("Deed of Trust"):

Dated: June 29, 2010
 Grantor: EARNEST TAYLOR dba TNS Enterprises
 Trustee: Tuong Huynh
 Lender: TCHL Investments Inc.
 Recorded in: Official Public Records of Real Property of HARRIS County Texas under file No. 20100285576
 Property: All of Villa at Bethel Apartments, a subdivision located in the John White Survey, Abstract No. 1011, Harris County Texas, as recorded under Film Code No. 591209 of the Map Records of Harris County, Texas; MORE COMMONLY KNOWN AS 4110 Airport Blvd, Houston, TX 77047
 Secures: Promissory Note executed June 29, 2010 ("Note") in the original principal amount of \$390,000.00, executed by EARNEST TAYLOR dba TNS Enterprises ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender.
 Substitute Trustee(s): Vo & Pham Law Firm, PLLC and Loan T. Tran
 10300 Westoffice Dr, Ste 101, Houston, TX 77042

FORECLOSURE SALE:

Date: Tuesday, December 3, 2024
 Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; **the earliest time at which the Foreclosure Sale will begin is 11:00 AM and not later than three hours thereafter.**
 Place: **Bayou City Event Center, 9401 Knight Road, Harris County, Houston, Texas 77045 or as designated by the County Commissioner's Court**
 Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to section 51.009 of the Texas Property Code, the Property will be sold **"AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust.**



WHEREAS a default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, present owner and holder of the Note, has appointed Vo & Pham Law Firm, PLLC and Loan T. Tran as Substitute Trustee, pursuant to the terms and conditions of the Deed of Trust, to succeed to all the rights, powers, privileges vested in the Original Trustee under the Deed of Trust.

WHEREAS Lender has requested Substitute Trustee to sell the property.

NOW, THEREFORE NOTICE IS HEREBY GIVEN that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law. If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. 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.

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.

/s/Loan T. Tran

Loan T. Tran
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