

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: 01/14/2022
Grantor(s): ELTON PONCE AND MONICA I PONCE, HUSBAND AND WIFE
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR PROSPERITY HOME MORTGAGE, LLC, ITS SUCCESSORS
Original Principal: \$162,894.00
Recording Information: Instrument 2022-000523
Property County: Navarro
Property: (See Attached Exhibit "A")
Reported Address: 1325 NAVARRO DR, CORSICANA, TX 75110

FILED FOR RECORD
AT 3:20 O'CLOCK P M.

FEB 05 2026

SHERRY DOWD, County Clerk
NAVARRO COUNTY, TEXAS
BY _____ DEPUTY

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

2026-019

SALE INFORMATION:

Date of Sale: Tuesday, the 7th day of April, 2026
Time of Sale: 12:00 PM or within three hours thereafter.
Place of Sale: THE EAST ENTRANCE OF THE NAVARRO CENTER, 800 NORTH MAIN STREET, CORSICANA, NAVARRO COUNTY, TEXAS in Navarro County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Navarro County Commissioner's Court, at the area most recently designated by the Navarro 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 Kristopher Holub, Ramiro Cuevas, Misty McMillan, Tionna Hadnot, Tonya Washington, Shawn Schiller, Conrad Wallace, Aarti Patel, Jami Grady, Thalia Toler, Aleena Litton, Auction.com LLC, 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. Kristopher Holub, Ramiro Cuevas, Misty McMillan, Tionna Hadnot, Tonya Washington, Shawn Schiller, Conrad Wallace, Aarti Patel, Jami Grady, Thalia Toler, Aleena Litton, Auction.com LLC, 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.

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): Kristopher Holub, Ramiro Cuevas, Misty McMillan, Tionna Hadnot, Tonya Washington, Shawn Schiller, Conrad Wallace, Aarti Patel, Jami Grady, Thalia Toler, Aleena Litton, Auction.com LLC, 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 Mollie McCoslin whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 2/5/26 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Navarro County Clerk and caused it to be posted at the location directed by the Navarro County Commissioners Court.

By: 

Exhibit "A"

ALL THAT CERTAIN LOT, TRACT OR PARCEL OF LAND SITUATED IN NAVARRO COUNTY, TEXAS ON THE RACHEL LEACH SURVEY, A-6 AND BEING A PART OF BLOCK 1009 OF THE CITY OF CORSICANA, TEXAS AS SHOWN BY THE OFFICIAL MAP OF THE CITY OF CORSICANA AND KNOWN AS LOT E, BLOCK 1009 OF THE CITY OF CORSICANA AND BEING THE RESIDUE OF THE TRACT RECORDED IN VOLUME 1509, PAGE 842 OF THE OFFICIAL PUBLIC RECORDS OF NAVARRO COUNTY, TEXAS. SAID LOT, TRACT OR PARCEL OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD SET FOR THE SOUTH CORNER OF BLOCK 1009 AT THE INTERSECTION OF NAVARRO DRIVE AND HOPWOOD STREET;

THENCE NORTH 31 DEGREES 05 MINUTES 07 SECONDS WEST, ALONG THE EAST MARGIN OF NAVARRO DRIVE, AT 20.00 FEET PASS A 1/2" IRON ROD SET AND IN ALL 9722 FEET TO A CHAIN LINK FENCE CORNER AT THE SOUTH CORNER OF LOT 4 RECORDED IN VOLUME 1435, PAGE 831 OF THE OFFICIAL RECORDS OF NAVARRO COUNTY, TEXAS;

THENCE NORTH 58 DEGREES 54 MINUTES 53 SECONDS EAST, ALONG CHAIN LINK FENCE, 144.44 FEET TO A 1/2" IRON ROD SET FOR THE NORTH CORNER OF THIS TRACT AT THE WEST CORNER OF THE WEST PART OF LOT G;

THENCE SOUTH 31 DEGREES 04 MINUTES 55 SECONDS EAST, AT 77.22 FEET PASS A 1/2" IRON ROD SET AND IN ALL 97.22 FEET TO A 1/2" IRON ROD SET IN THE SOUTHEAST MARGIN OF HOPWOOD STREET;

THENCE SOUTH 58 DEGREES 54 MINUTES 53 SECONDS WEST, ALONG THE NORTHWEST MARGIN OF HOPWOOD STREET, 144.44 FEET TO THE PLACE OF BEGINNING AND CONTAINING 0.322 ACRES OF LAND.

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