

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

Xome Inc., Tejas Corporate Services, LLC, NFPDS-
TX LLC
c/o Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX08000033-26-1

APN 1243170050005

TO No 101-10907747

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

WHEREAS, on April 25, 2007, JORGE I CISNEROS AND IVON QUINTANILLA CISNEROS, HUSBAND AND WIFE as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of MATTHEW HADDOCK as Trustee, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC as nominee for FIRST FRANKLIN FINANCIAL CORP., AN OP. SUB. OF MLB&T CO., FSB, its successors and assigns, as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$121,100.00, payable to the order of U.S. Bank National Association as Trustee Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-4 as current Beneficiary, which Deed of Trust recorded on June 11, 2007 as Document No. 20070354293 in Harris County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

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WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and U.S. Bank National Association as Trustee Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-4, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, November 3, 2026 at 10:00 AM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at a public venue to the highest bidder for cash. The sale will take place in Harris County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **THE BAYOU CITY EVENT CENTER, MAGNOLIA SOUTH BALLROOM, LOCATED AT 9401 KNIGHT RD, HOUSTON, TX 77045 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of U.S. Bank National Association as Trustee Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-4's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and U.S. Bank National Association as Trustee Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed

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Certificates, Series 2007-4's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition, without any expressed or implied warranties, except as to the warranted.

Effective **March 1, 2026**, new federal regulations (89 Fed. Reg. 70.258) may impact residential real property (1-4 residential units) title transfers to covered entities trusts, with reporting requirements unless exempt. <https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers>

In accordance with Texas Property Code Section 51.0076, the undersigned attorney or authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint Xome Inc., Tejas Corporate Services, LLC, NFPDS-TX LLC and the named Substitute Trustee(s) below, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.



Bobbie La Flower, Authorized Signatory

Dated: September 29, 2026

Certificate of Posting

My name is Amar Seal

and my address is 1725 Woodfield Dr. Houston, TX 77018

I declare under penalty of perjury that on 10/1/26 I filed and/or recorded this Notice of Foreclosure Sale at the office of the Harris County Clerk and caused it to be posted at the location directed by the Harris County Commissioners.

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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.

**SALE INFORMATION CAN BE OBTAINED ON LINE AT www.Xome.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: Xome AT 800-758-8052**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (800) 567-4735
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

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EXHIBIT "A"

LOT FIVE (5), IN BLOCK FIVE (5), OF BREWOOD, SECTION SEVEN (7), A SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER FILM CODE NO(S). 538172 OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS.

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