Notice of Foreclosure Sale

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June 4, 2025

Deed of Trust ("Deed of Trust"):

Dated:September 14, 2023Grantor:Sandra Jean Hollan Holder

Trustee: P. Jacob Paschal, Jeremy S. Romoser, Devan D. Dawson, Michael Foreman

Lender: Crockett Bank

Recorded in: Instrument No. 20233012 of the real property records of Houston County, Texas

Legal Description: 12,500 square feet, being out of and a part of the A.E. GOSSETT SURVEY, A-423, City of Crockett, Houston County, Texas being more particularly described by metes and bounds in EXHIBIT "A" attached hereto made a part hereof

Secures: Promissory Note ("Note") in the original principal amount of \$62,000.00, executed by Sandra Jean Hollan Holder ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, August 5, 2025

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 10:00 A.M. and not later than three hours thereafter.

Place: East Side of the Houston County Courthouse located at 401 E. Houston Avenue

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 Crockett Bank's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Crockett Bank, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Crockett Bank's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Crockett Bank's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is 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 Crockett Bank 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 Crockett Bank. 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 51.009 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

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.

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.

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.

P. JACOB PASCHAL Attorney for Mortgagee P. Jacob Paschal 1300¹1th Street, Suite 405 Huntsville, Texas 77340 Telephone (936) 295-3712 Telecopier (936) 295-3714 SK Jeremy S. Romoser 1300 11th Street, Suite 405 Huntsville, Texas 77340 Telephone (936) 295-3712 Telecopier (936),295-3714 Devan D. Dawson 1300 11th Street, Suite 405 Huntsville, Texas 77340 Telephone (936) 295-3712 Telecopier (936) 295-3714 Michael Foreman 1300 11th Street, Suite 405 Huntsville, Texas 77340 Telephone (936) 295-3712 Telecopier (936) 295-3714

EXHIBIT "A"

All that certain tract or parcel of land situated about two miles North of the Courthouse square in the City of Crockett, being out of and a part of the A. E. GOSSETT SURVEY, A-423, in Houston County, Texas, and being out of the West ½ of Lot No. 38 of Smith Bros. Farm Subdivision No. 1, and described as follows:

BEGINNING at a stake for corner in the S. margin of a graded county road at a point 362 feet S 65 W from the NE corner of the W $\frac{1}{2}$ of Lot No. 38, and the NW corner of the E $\frac{1}{2}$ of said Lot;

THENCE S 65 W with the S B line of said road 100 feet to a stake for corner;

THENCE S 25 E 125 feet to a stake for corner;

THENCE N 65 ft 100 feet to a stake for corner;

THENCE N 25 W 125 feet to the place of beginning, containing 12,500 square feet of land; recorded in Vol. 341, Page 68, and in Vol. 352, Page 523 of the Deed Records of Houston County, Texas.

THIS CONVEYANCE is made subject to Right-of-Way dated November 22, 1960, from William Floyd Hughes et ux Dessie Lorine to Texas Power & Light Company, recorded in Vol. 357, Page 146, of the Houston County Deed Records, over and across the above described property to serve F. W. Hughes.