

Vylfa Solutions, LLC  
P.O. Box 3309  
Anaheim, California 92803  
For Sale Information: (888) 313-1969  
For Reinstatement Requests: 1-866-874-5860  
Pay Off Requests: 1-800-561-4567  
TS#: 24-31501

FILED  
O'Clock

MAY - 8 2025

*Janet K. Green*  
Clerk of the County Court  
Palo Pinto County, Texas  
By *[Signature]* Deputy

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

**WHEREAS**, on 12/23/2019, **Justin Richard Frost**, an unmarried person, as Grantor/Borrower, executed and delivered that certain Deed of Trust, in favor of Allan B Polunsky, as Trustee, Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Carrington Mortgage Services, LLC., as Beneficiary which deed of trust secures the payment of that certain promissory note of even date therewith in the original amount of \$121,212.00, payable to the order of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Carrington Mortgage Services, LLC., which Deed of Trust is Recorded on 12/26/2019 as Volume 2019-00006227, Book , Page , in Palo Pinto County, Texas, Deed of Trust covers all of the real property, personal property, and fixtures described therein, including , but not limited to, all the following described property, rights and interests (the "Property"), to-wit;

**Being all of Lot Forty (40), Block Two (2), Garden Valley Addition, an addition to the City of mineral wells, Texas, in Palo Pinto County, Texas, according to the plat of said addition in Volume 3, Page 9, of the plat records of Palo Pinto County, Texas.**

Commonly known as: **3007 NE10TH ST MINERAL WELLS, TX 76067**

**WHEREAS**, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed **Angela Cooper, Guy Wiggs, David Stockman, Donna Stockman, Angela Lewis, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jeff Benton, Jamie Dworsky, Brian Hooper, Mike Jansta, Mike Hayward, or Jay Jacobs, Dustin George** or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust: and

**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 Carrington Mortgage Services, LLC whose address is 1600 S. Douglass Road, Suite 200 A, Anaheim, CA 92806 is acting as the mortgage servicer for **Carrington Mortgage Services, LLC**, which is the mortgagee of the Note and Deed of Trust or mortgage and 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. Carrington Mortgage Services, LLC is authorized to represent the mortgagee by virtue of a written servicing agreement with the mortgagee. Pursuant to that agreement and Texas Property Code Section 51.0025, Carrington Mortgage Services, LLC is authorized to administer the foreclosure referenced herein.

**NOW, THEREFORE, NOTICE IS HEREBY GIVEN**, that on **8/5/2025 at 12:00 PM**, or no later than three (3) hours after such time, in **Palo Pinto County, Texas**, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place 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 EXTERIOR STEPS AT THE ENTRANCE TO THE DOOR OF SAID COURTHOUSE WHICH OPENS AND FACES TO THE EAST (THIS IS A TEMPORARY CHANGE FROM THE SOUTH DOOR) OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE**

**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, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied.



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If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

**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.**

WITNESS, my hand this 5/6/2025

WITNESS, my hand this 5/8/25

*Grecia Moreno*

By: Grecia Moreno, Trustee Sale Specialist  
Vylla Solutions, LLC as  
authorized agent for Mortgagee or Mortgage  
Servicer  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

*Donna Stockman*

By: Substitute Trustee(s)  
Angela Cooper, Guy Wiggs, David Stockman,  
Donna Stockman, Angela Lewis, Michelle  
Schwartz, Janet Pinder, Brandy Bacon, Jeff Benton,  
Jamie Dworsky, Brian Hooper, Mike Jansta, Mike  
Hayward, or Jay Jacobs  
C/O Vylla Solutions, LLC  
1600 South Douglass Road, Suite 140  
Anaheim, CA 92806

711 FM HIGHWAY 919  
GORDON, TX 76453

00000010287563

**NOTICE OF [SUBSTITUTE] 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.**

**1. Date, Time, and Place of Sale.**

Date: August 05, 2025

Time: The sale will begin at 1:00 PM or not later than three hours after that time.

Place: THE EXTERIOR STEPS AT THE SOUTH ENTRANCE OF THE PALO PINTO COUNTY COURTHOUSE  
OR AS DESIGNATED BY THE COUNTY COMMISSIONERS or as designated by the county commissioners.

**2. Terms of Sale.** Cash.

**3. Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated June 21, 2012 and recorded in Document INSTRUMENT NO. 2012-00003607 real property records of PALO PINTO County, Texas, with JON B RICE AND WIFE CAROLE S RICE, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.

**4. Obligations Secured.** Deed of Trust or Contract Lien executed by JON B RICE AND WIFE CAROLE S RICE, securing the payment of the indebtednesses in the original principal amount of \$109,663.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. MIDFIRST BANK is the current mortgagee of the note and Deed of Trust or Contract Lien.

**5. Property to Be Sold.** The property to be sold is described in the attached Exhibit A.

**6. Mortgage Servicer Information.** The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o MIDLAND MORTGAGE, A DIVISION OF MIDFIRST BANK  
999 N.W. GRAND BLVD  
STE 110  
OKLAHOMA CITY, OK 73118-6077

**FILED**  
At 12:35 O'Clock P M.

JUN 12 2025

*Samette K. Egan*  
Clerk of the County Court  
Palo Pinto County, Texas  
By *Y. Massey* Deputy





**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.**


The undersigned as attorney for the mortgagee or mortgage servicer does hereby remove the original trustee and all successor substitute trustees and appoints in their stead RAMIRO CUEVAS, AURORA CAMPOS, JONATHAN HARRISON, PATRICK ZWIERS, DANA KAMIN, LISA BRUNO, ANGIE USELTON, TONYA WASHINGTON, MERYL OLSEN, MISTY MCMILLAN, TIFFINEY BRUTON, TIONNA HADNOT, AUCTION.COM, DAVID RAY, ANGELA COOPER, JEFF BENTON, GUY WIGGS, DONNA STOCKMAN, DAVID STOCKMAN, MICHELLE SCHWARTZ, KATHY ARRINGTON, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, OR STOCKMAN FORECLOSURE SERVICES INC whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the 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.



Israel Saucedo

**Certificate of Posting**

My name is Donna Stockman, and my address is c/o 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320. I declare under penalty of perjury that on 6/12/25 I filed at the office of the PALO PINTO County Clerk and caused to be posted at the PALO PINTO County courthouse this notice of sale.



Declarants Name: Donna Stockman

Date: 6/12/25

**EXHIBIT "A"**

BEING A CALLED 3.255 ACRES TRACT OF LAND, MORE OR LESS, OUT OF LOT 29, BURLESON COUNTY SCHOOL LAND SURVEY NO. 2, ABSTRACT NO. 29, **PALO PINTO COUNTY, TEXAS;** AND BEING ALL OF A CALLED 1.75 ACRES AND 1.59 ACRES TRACTS OF LAND DESCRIBED IN VOLUME 579, PAGE 503 OF THE DEED RECORDS OF PALO PINTO COUNTY, TEXAS; AND BEING FURTHER DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A SET 3/8 INCH IRON ROD IN THE WEST RIGHT OF WAY LINE OF F. M. HIGHWAY NO. 919, AT THE SOUTHEAST CORNER OF SAID 1.75 ACRES TRACT AND AT THE SOUTHEAST CORNER OF SAID LOT 29 FOR THE SOUTHEAST AND BEGINNING CORNER OF THIS TRACT.

THENCE NORTH 89 DEG. 53 MIN. 06 SEC. WEST 360.44 FEET TO A FOUND 3/8 INCH IRON ROD AT THE SOUTHWEST CORNER OF SAID 1.59 ACRES TRACT, FOR THE SOUTHWEST CORNER OF THIS TRACT.

THENCE NORTH 00 DEG. 03 MIN. 23 SEC. WEST 496.00 FEET TO A FOUND 3/8 INCH IRON ROD FOR THE NORTHWEST CORNER OF THIS TRACT

THENCE NORTH 89 DEG. 46 MIN. 57 SEC. EAST 137.76 FEET TO A FOUND 3/8 INCH IRON ROD FOR THE MOST NORTHERLY NORTHEAST CORNER OF THIS TRACT;

THENCE SOUTH 00 DEG. 07 MIN. 17 SEC. EAST 166.74 FEET TO A FOUND 3/8 INCH IRON ROD FOR A CORNER OF THIS TRACT;

THENCE SOUTH 89 DEG. 18 MIN. EAST 223.43 FEET TO A POINT, NORTH 89 DEG. 18 MIN. WEST 0.5 FEET OF A FOUND 3/8 INCH IRON ROD IN THE WEST LINE OF SAID HIGHWAY FOR THE MOST EASTERLY NORTHEAST CORNER OF THIS TRACT;

THENCE SOUTH 00 DEG. 06 MIN. 31 SEC. EAST 20.37 FEET ALONG THE WEST LINE OF SAID HIGHWAY TO A FOUND 3/8 INCH IRON ROD FOR A CORNER OF THIS TRACT;

THENCE SOUTH 00 DEG 07 MIN. 06 SEC. WEST 307.41 FEET ALONG THE WEST LINE OF SAID HIGHWAY TO THE PLACE OF BEGINNING, ACCORDING TO FIELD NOTES DATED MAY 4, 2007, PREPARED BY MICAH HAMILTON, REGISTERED PROFESSIONAL LAND SURVEYOR NO. 5865 OF HAMILTON AND RUCKER SURVEYING.

**FILED**  
At 2:17 O'Clock P.M.

**NOTICE OF TRUSTEE'S SALE BY  
SUBSTITUTE TRUSTEE**

**JUL - 1 2025**

Janette K. Dreen  
Clerk of the County Court  
Palo Pinto County, Texas  
By A. Figueroa Deputy

Notice is hereby given of a public non-judicial foreclosure sale.

1. Property to Be Sold. The property to be sold is described in Exhibit "A" attached hereto.
2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: **August 5, 2025**

Time: The sale shall begin no earlier than 10:00 A.M. or no later than three hours thereafter.

Place: Palo Pinto County Courthouse in Palo Pinto, Texas, at the south door of the courthouse.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiling may be after the date originally scheduled for this sale.

3. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The 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 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

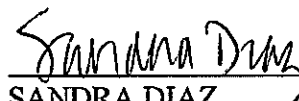
4. Type of Sale. The sale is a non-judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deeds of Trust executed by property owners listed in Exhibit "A". The Deeds of Trust are recorded in the plat records in the office of the County Clerk of Palo Pinto County, Texas, under the volumes and page numbers listed in Exhibit "A."

5. Obligations Secured. The Deeds of Trust provide that they secure the payment of the

[indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the promissory note in the original principal amount payable to the order of Double Diamond, Inc.; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of the property owners to Double Diamond, Inc. Double Diamond, Inc. is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

6. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

Dated this 1 day of July, 2025.

  
\_\_\_\_\_  
SANDRA DIAZ  
160 CLIFFS DRIVE  
GRAFORD, TX 76449

# EXHIBIT "A"

Cliffs I -	Cliffs Phase I Subdivision, as described in the Amended plat recorded in Slide 455-460 of the Plat Records of Palo Pinto County, Texas.
Cliffs II -	Cliffs Phase II Subdivision, as described in the plat recorded in Slide 468-473 of the Plat Records of Palo Pinto County, Texas.
Cliffs III-	Cliffs Phase III Subdivision, as described in the plat recorded in Slide 475-479 of the Plat Records of Palo Pinto County, Texas.
Cliffs IV-	Cliffs Phase IV Subdivision, as described in the plat recorded in Slide 480-485 of the Plat Records of Palo Pinto County, Texas.
Cliffs V-	Cliffs Phase V Subdivision, as described in the plat recorded in Slide 488 of the Plat Records of Palo Pinto County, Texas.
Cliffs VI-	Cliffs Phase VI Subdivision, as described in the plat recorded in Slide 489 of the Plat Records of Palo Pinto County, Texas.
Cliffs VII-	Cliffs Phase VII Subdivision, as described in the plat recorded in Slide 499-503 of the Plat Records of Palo Pinto County, Texas.
Cliffs VIII-	Cliffs Phase VIII Subdivision, as described in the plat recorded in Slide 491-498 of the Plat Records of Palo Pinto County, Texas.
Cliffs IX-	Cliffs Phase IX Subdivision, as described in the plat recorded in Slide 507-513 of the Plat Records of Palo Pinto County, Texas.
Cliffs X-	Cliffs Phase X Subdivision, as described in the plat recorded in Slide 509 of the Plat Records of Palo Pinto County, Texas.
Cliffs XI-	Cliffs Phase XI Subdivision, as described in the plat recorded in Slide 525 of the Plat Records of Palo Pinto County, Texas.
Cliffs XII-	Cliffs Phase XII Subdivision, as described in the plat recorded in Slide 582 of the Plat Records of Palo Pinto County, Texas.
Cliffs XIII-	Cliffs Phase XIII Subdivision, as described in the plat recorded in Slide 652 of the Plat Records of Palo Pinto County, Texas.
Birkdale-	Birkdale Timeshare Regime more fully described in the Declaration establishing the Birkdale Timeshare Regime recorded in Volume 972, page 779 of the Deed of Records of Palo Pinto County, Texas.
Vista Point-	Vista Point Timeshare Regime more fully described in the Declaration establishing the Vista Point Timeshare Regime recorded in Volume 1160, page 136 of the Deed of Records of Palo Pinto County, Texas.

<u>MORTGAGOR</u>	<u>LOT</u>	<u>SUBDIVISION</u>	<u>DEED OF TRUST</u>	
			<u>VOL</u>	<u>PAGE</u>
ITOHAN MARY OMOUGHIE	27	CLIFFS PHASE X	2528	356



FILED  
At 1:13 O'Clock P M.

Notice of Substitute Trustee's Sale

JUL - 9 2025

*Janette K. Green*  
Clerk of the County Court  
Palo Pinto County, Texas  
By *Umar* Deputy

Date: June 27, 2025

Trustee: Gaylene Lonergan  
Lonergan Law Firm PLLC  
12801 North Central Expressway, Suite 150, Dallas, Tx, 75243

Lender: Strykcam Enterprises, LLC

Note: Promissory Note dated June 30, 2023 in the original principal amount of \$74,900.00, executed by Scott Patrick McFeeters and Eula Louise McFeeters.

Deed of Trust:

Date: June 30, 2023

Grantor: Scott Patrick McFeeters and Eula Louise McFeeters.

Lender: Strykcam Enterprises, LLC

Recording information:

Recorded under Instrument Number 2023-00003744 of the County Clerk's Records, Palo Pinto County, Texas.

Property:

**BEING all of Lots Six (6) and Seven (7), Block Twenty-three (23), LAWN TERRACE ADDITION, an addition to the City of Mineral Wells, Palo Pinto County, Texas, according to Plat of record in Volume 25, Page 556 and 557, Deed Records of Palo Pinto County, Texas.**

**Said Property more commonly known as 704 SW 22<sup>nd</sup> Street, Mineral Wells, Texas 76067.**

County: Palo Pinto

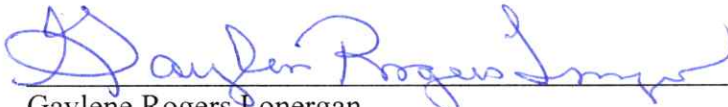
Date of Sale: August 5, 2025

Time of Sale: 12:00 a.m. - 2 p.m.

Place of Sale: South Courthouse Entrance of the Palo Pinto County Courthouse, 520 Oak Street, Palo Pinto, Texas 76484.

Gaylene Rogers Lonergan is the Trustee as appointed by Lender. Lender has instructed Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. **THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.** The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

  
Gaylene Rogers Lonergan  
Lonergan Lawn Firm, P.L.L.C

STATE OF TEXAS

COUNTY OF DALLAS

This instrument was acknowledged before me on this 27<sup>th</sup> day of June 2025, by Gaylene Rogers Lonergan, Trustee.



Notary Public in and for the State of Texas

My Commission Expires:

Print/Typed Name of Notary



JUL 14 2025

Janette K Green  
Clerk of the County Court  
Palo Pinto County, Texas  
By: Gene Yarnes Deputy

**NOTICE OF TRUSTEE'S SALE AND  
APPOINTMENT OF SUBSTITUTE TRUSTEE**

**ACTIVE MILITARY SERVICE NOTICE:**

**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.**

**WHEREAS**, on June 17, 2022, **A-AFFORDABLE BOAT & RV STORAGE – POSSUM KINGDOM, LLC**, a Texas limited liability company ("*Grantor*") executed: (a) that certain **DEED OF TRUST** which is recorded as **INSTRUMENT NO. 2022-00004602** of the real property records of Palo Pinto County, Texas ("*Deed of Trust No. 2022-00004602*"), and (b) that certain **DEED OF TRUST** which is recorded as **INSTRUMENT NO. 2022-00004614** of the real property records of Palo Pinto County, Texas ("*Deed of Trust No. 2022-00004614*" and together with Deed of Trust No. 2022-00004602 collectively, the "*Deeds of Trust*"), each of which conveyed to the trustee named therein the property in Palo Pinto County, Texas described on Exhibit A attached hereto and made part hereof for all purposes, together with any and all other property described in the Deed of Trust and not previously released of record, including, but not limited to, any and all personal property, fixtures, improvements and appurtenances described therein (collectively, the "*Property*"), which presently secures **B1BANK**, a Louisiana banking corporation ("*Lender*") in the payment of, among other things: (a) that certain **PROMISSORY NOTE** in the original principal amount of **\$2,360,000.00**; and (b) that certain **PROMISSORY NOTE** in the original principal amount of **\$4,650,000.00**, each executed by **A-AFFORDABLE BOAT & RV STORAGE – POSSUM KINGDOM, LLC** ("*Debtor*") and payable to the order of Lender, and all other indebtedness of Debtor to Lender (collectively, the "*Indebtedness*"); and

**WHEREAS**, Lender is the present holder of the Notes and beneficiary of the Deeds of Trust; and

**WHEREAS**, default has occurred in the payment of the Indebtedness, the Indebtedness is wholly due, and Lender has requested the undersigned, as Substitute Trustee, to sell the Property toward satisfaction of the Indebtedness;

**NOW THEREFORE, NOTICE IS HEREBY GIVEN** that on **TUESDAY, AUGUST 5, 2025**, Substitute Trustee will sell the Property at public auction at 100 SE 6th Avenue, Mineral Wells, TX 76067, or at such other place as may be designated by the Commissioners Court of Palo Pinto County, Texas pursuant to Section 51.002 of the Texas Property Code, 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. The earliest time the sale will occur is at 10:00 a.m., and the sale will be concluded no later than three hours thereafter.

**APPOINTMENT OF SUBSTITUTE TRUSTEE:** Lender, pursuant to Section 51.0075 of the Texas Property Code and the power to do so contained in each Deed of Trust, does hereby remove the present trustee or successor trustee under such Deed of Trust and does hereby name,



constitute and appoint **Jeffrey B. Lane, Steven S. Camp, Herschel Bowens, Reagan Hovey, and Alejandra Garcia Castro** as successor trustee (the "Substitute Trustee"), each empowered to act independently, in place and in the stead of the present trustee or successor trustee, effective May 12, 2025. The address for Successor Trustee is:

Husch Blackwell LLP  
1900 N. Pearl Street, Suite 1800  
Dallas, TX 75201

**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 AUTHORIZED AGENT OF THE MORTGAGEE.**

By: \_\_\_\_\_

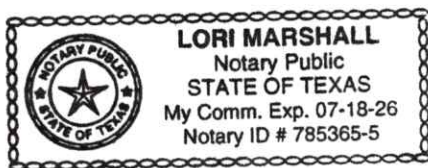
Name: Christopher Shaw

Title: SVP, Managing Director – Dallas  
2401 Cedar Springs Road, Suite 420  
Dallas, TX 75201

STATE OF TEXAS           §  
COUNTY OF DALLAS    §

This instrument was acknowledged before me on July 10th, 2025, by Christopher Shaw, the SVP and Managing Director – Dallas for B1BANK, a Louisiana banking corporation, on behalf of said bank.

[Seal]



\_\_\_\_\_  
Lori Marshall  
Notary Public, State of Texas



**EXHIBIT A**  
**Legal Description**

BEING A 12.45 ACRE TRACT OF LAND SITUATE IN THE TEXAS AND PACIFIC RAILWAY COMPANY SURVEY, ABSTRACT NUMBER 1335, SECTION 14, BLOCK 3, PALO PINTO COUNTY, TEXAS AND BEING ALL OF THAT TRACT OF LAND CONVEYED TO THE BOAT RANCH II, LLC IN INSTRUMENT NUMBER 2017-00004972 OF THE OFFICIAL PUBLIC RECORDS OF PALO PINTO COUNTY, TEXAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 1/2" IRON ROD WITH A CAP STAMPED "LAWSON LAND SURV 5102" FOUND FOR THE EAST CORNER OF SAID 12.45 ACRE TRACT ON THE WEST LINE OF TEXAS STATE HIGHWAY 16 (A 120 FOOT WIDE RIGHT-OF-WAY), ALSO BEING THE SOUTH CORNER OF TRACT CONVEYED TO NBRH-ANCHORS LLC IN INSTRUMENT NUMBER 2020-00006262 OF THE OFFICIAL PUBLIC RECORDS OF PALO PINTO COUNTY, TEXAS, FROM WHICH A TEXAS DEPARTMENT OF TRANSPORTATION CONCRETE MONUMENT FOUND BEARS N 36°30'19" E, A DISTANCE OF 865.90 FEET. SAID 1/2" IRON ROD WITH A CAP STAMPED "LAWSON LAND SURV 5102" FOUND BEING CALLED THE POINT OF BEGINNING HAVING A TEXAS COORDINATE SYSTEM OF 1983, NORTH CENTRAL ZONE, GRID COORDINATE VALUE OF N:6969263.76, E: 1976967.29 FEET FOR REFERENCE;

THENCE FROM SAID POINT OF BEGINNING, S 36°30'19" W, WITH THE WEST LINE OF STATE HIGHWAY 16, A DISTANCE OF 443.07 FEET TO A POINT IN THE NORTH LINE OF SAID STATE HIGHWAY RIGHT-OF-WAY FOR THE SOUTH CORNER OF SAID 12.45 ACRE TRACT, ALSO BEING THE EAST CORNER OF A TRACT CONVEYED TO PROGRESSIVE RELOCATION OF TEXAS LP IN INSTRUMENT NUMBER 2018-00001050 OF THE OFFICIAL PUBLIC RECORDS OF PALO PINTO COUNTY TEXAS;

THENCE, N 53°25'11" W, DEPARTING THE WEST LINE OF STATE HIGHWAY 16 WITH THE GENERAL COURSE OF A BARBED WIRE FENCE, PASSING A 1/2" IRON ROD WITH A CAP STAMPED "TEXAS SURVEYING INC" AT DISTANCE OF 3.55 FEET AND CONTINUING IN ALL A DISTANCE OF 1467.90 FEET TO A 1/2" IRON ROD WITH AN ILLEGIBLE CAP FOUND FOR THE WEST CORNER OF SAID 12.45 ACRE TRACT, ALSO BEING THE NORTH CORNER OF SAID PROGRESSIVE RELOCATION OF TEXAS LP TRACT AND BEING A POINT IN THE SOUTH LINE OF A TRACT CONVEYED TO ALEDO MINI STORAGE INC IN INSTRUMENT NUMBER 2022-00000066 OF THE OFFICIAL PUBLIC RECORDS OF PALO PINTO COUNTY, TEXAS;

THENCE, N 84°16'07" E, A DISTANCE OF 103.70 FEET TO A 1/2" IRON ROD FOUND FOR AN ANGLE POINT OF SAID 12.45 ACRE TRACT AND SAID ALEDO MINI STORAGE INC TRACT;

THENCE, N 84°13'14" E, A DISTANCE OF 553.93 FEET TO A STEEL FENCE POST IN CONCRETE FOUND FOR THE NORTH CORNER OF SAID 12.45 ACRE TRACT, ALSO BEING THE WEST CORNER OF A TRACT CONVEYED TO MA & JS INVESTMENTS LLC IN VOLUME 1471, PAGE 506 OF THE OFFICIAL PUBLIC RECORDS OF PALO PINTO COUNTY, TEXAS;

THENCE, S 53°25'18" E, WITH THE GENERAL COURSE OF A BARBED WIRE FENCE, A DISTANCE OF 981.32 FEET TO THE POINT OF BEGINNING, CONTAINING 12.45 ACRES OR 87,168 SQ. FEET OF LAND, MORE OR LESS.

FILED  
At 8:36 O'Clock A M

## Notice of Foreclosure Sale

JUL 15 2025

Janette K. Gibson  
Clerk of the County Court  
Palo Pinto County, Texas  
By: [Signature] Deputy

**Date:** JULY 15, 2025

**Trustee and Trustee's Address:** Stephen R. McKethan  
115 N. Graham St., Ste. 201  
Stephenville, TX 76401

**Lender:** Wendy DeBlauw f/k/a Wendy Lee Gilbert

### Deed of Trust

**Date:** December 14, 2009  
**Grantor:** Jody Keema Henderson and Christy Lee Henderson  
**Lender:** Wendy Lee Gilbert  
**Recording information:** Document No. 2009-00008411 of the Official Public  
Records of Palo Pinto County, Texas

**Property:** BEING the South Half (S/2) of Lot Three (3) and all of Lots Four (4) and Five (5) in Block Twenty-eight (28) in the Town of Santo, Palo Pinto County, Texas, as laid down and described by the Official Map or Plat of said Town, and shown of record in Volume "G", Page 316 and 317, Deed Records of Palo Pinto County, Texas.

**County:** Palo Pinto County, Texas

**Date of Sale:** August 5, 2025

**Time of Sale:** The sale of 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 12:00 P.M. and not later than three hours thereafter.**

**Place of Sale:** At the Palo Pinto Courthouse located at 520 Oak St., Palo Pinto, Texas 76484, at the place designated by the Commissioner's Court for such sales in Palo Pinto County, Texas (on the steps of the county courthouse or as designated by the County Commissioners of Palo Pinto County, Texas).

Default has occurred in the payment of the Note and in performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Trustee to sell the Property pursuant to the terms of the Deed of Trust. Therefore, a 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. Those desiring to purchase the Property will need to demonstrate their ability to pay their bid amount immediately in cash if their bid is accepted.

Therefore, notice is given that on and at the Date of Sale, Time of Sale, and Place of Sale described above, Trustee will sell the Property in accordance with the terms of the Deed of Trust, as provided above 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 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 51.009 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, 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 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.**



STEPHEN MCKETHAN, Trustee