

NOTICE OF SUBSTITUTE TRUSTEE SALE

Deed of Trust Date: 8/9/2024	Grantor(s)/Mortgagor(s): JESSICA ARCHER AND GARY W ARCHER, A MARRIES COUPLE
Original Beneficiary/Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION, ITS SUCCESSORS AND ASSIGNS	Current Beneficiary/Mortgagee: Guild Mortgage Company LLC
Recorded in: Volume: N/A Page: N/A Instrument No: 2024-00004700	Property County: PALO PINTO
Mortgage Servicer: Guild Mortgage Company LLC is representing the Current Beneficiary/Mortgagee under a servicing agreement with the Current Beneficiary/Mortgagee.	Mortgage Servicer's Address: 5887 Copley Drive, San Diego, CA 92111
Date of Sale: 7/1/2025	Earliest Time Sale Will Begin: 1pm
Place of Sale of Property: On the exterior steps at the entrance to the door of the Palo Pinto County Courthouse which opens and faces to the south, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE.	

Legal Description: BEING all of Lot 24, Block 2, LAMAR HEIGHTS 3rd Filing, to the City of Mineral Wells, Palo Pinto County, Texas, according to the Plat recorded in Volume 2, Page 115, Plat Records, Palo Pinto County, Texas.

In accordance with TEX. PROP. CODE §51.0076 and the Deed of Trust referenced above, the undersigned as attorney for 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, Conrad Wallace, Dana Kamin, Lisa Bruno, Angie Uelton, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffney Bruton, Tionna Hadnot, Auction.com, David Ray, Guy Wiggs, Donna Stockman, David Stockman, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jamie Dworsky, Angela Cooper, Angela Lewis, Jeff Benton or Jamie Dworsky, Cole Patton, Myra Homayoun, Thuy Frazier, McCarthy & Holthus, LLP, as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original Trustee under there 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

The Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that time.

The Property will be sold "AS IS," without any express or implied warranties, except as to warranties of title, and at the purchaser's own risk, pursuant to the terms of TEX. PROP. CODE §51.002 and §51.009. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Substitute Trustee reserves the right to set further reasonable conditions for conducting the public auction. 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.

NOTICE PURSUANT TO TEX. PROP. CODE § 51.002(I): ASSERT AND PROTECT YOUR RIGHTS AS MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU OR YOUR SPOUSE ARE SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL 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.

Dated: 5/13/2025



Thuy Frazier, Attorney
McCarthy & Holthus, LLP
1255 West 15th Street, Suite 1060
Plano, TX 75075
Attorneys for Guild Mortgage Company LLC

Dated: 5/15/25

Donna Stockman

Printed Name:

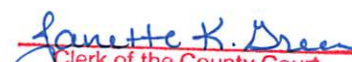
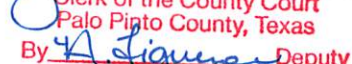


Substitute Trustee
c/o Auction.com
1255 West 15th Street, Suite 1060
Plano, TX 75075

FILED

At 11:47 O'Clock A.M.

MAY 15 2025


Clerk of the County Court
Palo Pinto County, Texas
By  Deputy

MH File Number: TX-25-108977-POS
Loan Type: FHA

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.

NOTICE OF SALE

PURSUANT TO AUTHORITY conferred upon the Trustee by that certain Deed of Trust dated July 8, 2014, executed by **DOUGLAS MCCAULEY AND CHRISTA CELESTE MCCAULEY, HUSBAND AND WIFE**, ("Mortgagor") to Tim Williams, Trustee, for the benefit of **21ST MORTGAGE CORPORATION** ("Mortgagee"), filed for record under Instrument No. 2014-00003606, Official Public Records of Palo Pinto County, Texas, Mortgagee appoints K. Clifford Littlefield, Alexander J. Tiffany or Norma Jean Hesseltine, whose address is listed below, or Angela Cooper, Guy Wiggs, David Stockman, Donna Stockman, Angela Lewis, Michelle Schwartz, Janet Pinder, Brandy Bacon, Jeff Benton or Jamie Dworsky, whose business address is 14800 Landmark Blvd., Suite 850, Dallas, Texas 75254, under said Deed of Trust, in order to satisfy the indebtedness secured thereby and at the request of the holder of said indebtedness, default having been made in the covenants of the Deed of Trust, to sell on **Tuesday, July 1, 2025**, (that being the first Tuesday of the month), at public auction to the highest bidder for cash, at the Palo Pinto County Courthouse 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 Commissioner), the sale to begin at **1:00 o'clock p.m.** or not later than three (3) hours after such time on that date, selling all of the property as an entirety or in such parcels as the Trustee acting may elect the property offered for sale, more particularly described on Exhibit "A" attached hereto and made a part hereof, together with any and all improvements constructed upon, affixed to or located upon the above described real property, including but not limited to the 2014 Oak Creek Manufactured Home, Serial No. OC011425747BB/BA.

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.

FILED

EXECUTED this 16 day of May, 2025.

At 1:45 O'Clock P M.

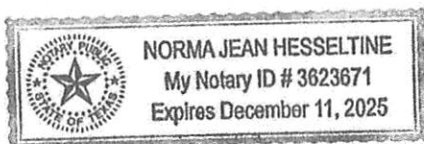
MAY 22 2025

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

K. CLIFFORD LITTLEFIELD
K. CLIFFORD LITTLEFIELD, Mortgagee Attorney
UPTON, MICKITS & HEYMANN, L.L.P.
802 N. Carancahua, Suite 450
Corpus Christi, Texas 78401
Telephone: (361) 884-0612
Facsimile: (361) 884-5291
Email: clittlefield@umhlaw.com

THE STATE OF TEXAS §
COUNTY OF NUECES §

SUBSCRIBED and SWORN TO BEFORE ME, the undersigned Notary Public, by **K. CLIFFORD LITTLEFIELD**, this 16 day of May, 2025, to certify which witness my hand and official seal.



[Signature]
NOTARY PUBLIC, STATE OF TEXAS

EXHIBIT "A"

BEING a 7.198 acres tract of land out of the Edward Slivin Survey, Abstract No. 396, Palo Pinto County, Texas; being part of a certain 8.576 acres tract (Tract One) and part of a certain 8.576 acres tract (Tract Two) both described in Volume 942, Page 669 of the Official Public Records of Palo Pinto County, Texas; and being further described by metes and bounds as follows:

Beginning at a 4" steel post in the north right of way line of Hoover Road (paved county road) and at the southwest corner of a certain 10.00 acres tract described in Volume 2039, Page 605 of the Official Public Records of Palo Pinto County, Texas, and at the southeast corner of said 8.576 acres tract (Tract Two) for the southeast and beginning corner of this tract. Whence the southwest corner of Block 7 of the Knight Ranch Subdivision is called to bear N.89 deg. 44 min.36 sec. W. 541.64 feet, South 30.60 feet and West 2137.44 feet

Thence N. 89 deg. 44 min. 36 sec. W. 154.89 feet along the north line of said Hoover Road to a set 1/2" iron rod with cap (PRICE SURVEYING) for the southeast corner of this tract. Whence the southwest corner of said 8.576 acres tract (Tract Two) and the southeast corner of said 8.576 acres tract (Tract One) bears N.89 deg. 44 min. 36 sec. W. 115.93 feet.

Thence N.00 deg. 44 min. 42 sec. E. 1241.77 feet to a set 1/2" iron rod with cap (PRICE SURVEYING) in the south line of a certain 58.00 acres tract described in Volume 1378, Page 668 of the Official Public Records of Palo Pinto County, Texas, and in the north line of said 8.576 acres tract (Tract One) for the northwest corner of this tract.

Thence S. 89 deg. 09 min. 31 sec. E. at 14.42 feet pass the northeast corner of said 8.576 acres tract (Tract One) and the northwest corner of said 8.576 acres tract (Tract Two) and in all 310.63 feet to a set 60D nail at the most westerly northwest corner of a certain 7.274 acres tract described in Volume 1378, Page 668 of the Official Public Records of Palo Pinto County, Texas, for the northeast corner of this and said 8.576 acres tract (Tract Two).

Thence S. 01deg.10 min. 04 sec. E. 251.39 feet to a found 5/8" iron rod at the southwest corner of said 7.274 acres tract and at the northwest corner of said 10.00 acres tract for a corner of this and said 8.576 acres tract (Tract Two).

Thence S. 10 deg. 10 min. 16 sec. W. 1002.21 feet to the place of beginning.

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: 07/27/2020
Grantor(s): ROBERT COKER, A SINGLE PERSON
Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, ITS SUCCESSORS AND ASSIGNS

Original Principal: \$164,957.00
Recording Information: Book OR 2327 Page 81 Instrument 2020-00003997
Property County: Palo Pinto
Property: (See Attached Exhibit "A")
Reported Address: 2419 NW 3RD AVENUE, MINERAL WELLS, TX 76067

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

SALE INFORMATION:

Date of Sale: Tuesday, the 1st day of July, 2025
Time of Sale: 01:00PM or within three hours thereafter.
Place of Sale: AT THE EXTERIOR STEPS AT THE ENTRANCE TO THE DOOR OF THE COURTHOUSE WHICH OPENS AND FACES TO THE SOUTH in Palo Pinto County, Texas, Or, if the preceding area(s) is/are no longer the area(s) designated by the Palo Pinto County Commissioner's Court, at the area most recently designated by the Palo Pinto 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 Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Conrad Wallace, Dana Kamin, Lisa Bruno, Angie Uselton, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Tionna Hadnot, Auction.com, David Ray, Guy Wiggs, Donna Stockman, 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. Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Conrad Wallace, Dana Kamin, Lisa Bruno, Angie Uselton, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffiney Bruton, Tionna Hadnot, Auction.com, David Ray, Guy Wiggs, Donna Stockman, 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.

FILED
At 12:40 O'Clock P.M.

MAY 29 2025

Janette K Green
Clerk of the County Court
Palo Pinto County, Texas
By *Steve Jones* Deputy

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): Ramiro Cuevas, Aurora Campos, Jonathan Harrison, Patrick Zwiers, Conrad Wallace, Dana Kamin, Lisa Bruno, Angie Uselton, Tonya Washington, Meryl Olsen, Misty McMillan, Tiffney Bruton, Tionna Hadnot, Auction.com, David Ray, Guy Wiggs, Donna Stockman, 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 Donna Stockman whose address is 14841 Dallas Parkway, Suite 350, Dallas, TX 75254. I declare under penalty of perjury that on 5/29/25 I filed and / or recorded this Notice of Foreclosure Sale at the office of the Palo Pinto County Clerk and caused it to be posted at the location directed by the Palo Pinto County Commissioners Court.

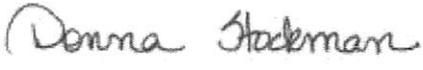
By: 

Exhibit "A"

BEING ALL OF LOT 7 AND LOT 8 IN BLOCK 1 OF OAK PARK ADDITION TO THE CITY OF MINERAL WELLS, PALO PINTO COUNTY, TEXAS, ACCORDING TO PLAT RECORDED IN VOLUME 1, PAGE 64 OF THE PLAT RECORDS OF PALO PINTO COUNTY, TEXAS.

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

FILED
At 2:05 O'Clock 8 M.

JUN - 3 2025

Janette K Green
Clerk of the County Court
Palo Pinto County, Texas
By *Elena Yant* Deputy

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

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: July 1, 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 3 day of June, 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 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.
Villas-	Villas at The Cliffs Resort Timeshare Regime more fully described in the Declaration establishing the Villas at The Cliffs Resort Timeshare Regime recorded in Volume 2243, Page 33, as amended.

MORTGAGOR	LOT	SUBDIVISION	DEED OF TRUST	
			VOL	PAGE
ITAVYA LANEIR EGHIANRUWA	86	CLIFFS PHASE II	2528	332
NANA FREDUA AGYEMAN	8	CLIFFS PHASE V	2411	430
JOHN ADINOYI AJAYI	60 & 1/520 TH INTEREST IN UNITS 1-10	CLIFFS PHASE VII & VILLAS	2538	626
NOREEN B. ROSARIO & RODERICK G. ROSARIO	113 1/208 TH INTEREST IN UNITS 401-404	CLIFFS PHASE IX & BIRKDALE	2199	274

JUN 10 2025

NOTICE OF TRUSTEE'S SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEE

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

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 BIBANK, 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, JULY 1, 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: _____

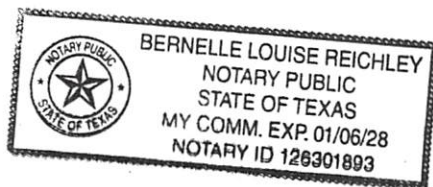
Name: Christopher Shaw

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 June 9, 2025, by Christopher Shaw, the SVP and Managing Director – Dallas for BIBANK, a Louisiana banking corporation, on behalf of said bank.

[Seal]



Bernelle Louise Reichley
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.