

COPY

STATE OF TEXAS
COUNTY OF KARNES

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

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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.

DATE OF NOTICE: October 8, 2025

MORTGAGEE: FALLS CITY NATIONAL BANK
PO Box 339
Falls City, TX 78113

MORTGAGE SERVICER: FALLS CITY NATIONAL BANK
PO Box 339
Falls City, TX 78113

SECURITY INSTRUMENT(S): Deed of Trust, recorded at Instrument No. 202300001248, Official Public Records of Karnes, County, Texas, securing a commercial instrument titled, Adjustable Rate Note, dated May 02, 2023, made by CHAD A. SUMMERLIN and JENNIFER M. FRAGA, and payable to the order of FALLS CITY NATIONAL BANK, in the principal amount of \$216,000.00.

DEFAULT: Default has occurred under the above-referenced Security Instrument(s). Because of that default, Lender, the owner and holder of the Security Instrument(s) and certain note(s) described therein, has requested Substitute Trustee to sell the Property in accordance with the Security Instrument(s), as more particularly described herein.

PROPERTY: The same property described in the Security Instrument(s), more particularly described as:

BEING 2.038 acres of land out of the Carlos Martinez Grant, A-6, Karnes County, Texas, being the land described in a conveyance to John W. Regmund and wife, Cheryl Regmund of record in Volume 680, Page 118, Official Records of Karnes County, Texas and being more particularly described as follows:

BEGINNING at a set ½ inch rebar next to a corner post on the east right-of-way line of U. S. Highway No. 181 for the south corner of this tract and northwesterly corner of the Yvonne Dromgoole land described in Volume 584, Page 881, Deed Records of Karnes County, Texas.

FILED

At 11:17 o'clock A M

OCT 08 2025

JAMIE LEAL, COUNTY CLERK
KARNES COUNTY, TEXAS
[Signature] Deputy

THENCE North 05 Deg 29' 00" West, (Record Bearing-Volume (680, Page 118) with said Highway right-of-way line, 379.00 feet to a set ½ inch rebar for the northwest corner of this tract and southwest corner of August Louis Hahn, Jr. land described in Volume 572, Page 24, Karnes County Deed Records.

THENCE North 84 deg 31' 00" East, with the common line of the Hahn land and of this tract, 468.47 feet to a set ½ inch rebar for the northeast corner of this tract on the northwest line of the aforementioned Yvonne Dromgoole land.

THENCE south 45 deg 32' 35" West, with the common line of the Dromgoole land and of this tract, generally along fence 602.57 feet to the POINT OF BEGINNING containing 2.038 acres of land.

NO BANKRUPTCY STAY IS IN EFFECT: As of the date of this Notice, neither Mortgagee nor Substitute Trustee are aware of any bankruptcy stay which would preclude the foreclosure sale contemplated by this Notice.

DATE, TIME, AND PLACE OF SALE. Substitute Trustee will conduct the Foreclosure Sale of the Property at the following date, time, and place:

DATE: November 04, 2025

TIME: The Foreclosure Sale of the Property will be held between 10:00 AM and 4:00 PM local time. The earliest time at which the foreclosure sale will begin is 1:00 PM and not later than 3 hours thereafter.

PLACE: At the front door of the Karnes County Annex or if the preceding area is no longer the designated area, in the area designated by the Commissions Court of Karnes County, pursuant to Property Code § 51.002 as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice is posted).

TERMS OF SALE. The sale will be conducted as a public auction to the highest bidder for cash, except that Lender may bid by credit against the indebtedness secured by the Security Instrument(s). Pursuant to Texas Property Code § 51.009, the property will be sold in AS IS, WHERE IS condition, without any express or implied warranties, except as to the warranties of title, if any, provided for under the Security Instrument(s). 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.

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

SUBSTITUTE TRUSTEE APPOINTED TO CONDUCT SALE. In accordance with Texas Property Code §§ 51.0075 and 51.0076, the mortgagee or mortgage servicer has authorized the undersigned attorney to appoint, and the undersigned attorney has named and appointed and does hereby name and appoint Nohl Bryant, Abby Lubbock, James Dyches, David Bell, Bryant Law PC, 300 Austin Hwy, Ste. 100, San Antonio, TX 78209, as Substitute Trustee(s) to act under and by virtue of said Security Instrument(s), each of whom may act singularly in such capacity without permission or notice to the other.

SENDER OF NOTICE. The name, address, and telephone number of the sender of this Notice of Foreclosure Sale and Appointment of Substitute Trustee is:

NOHL BRYANT
300 Austin Hwy
Ste. 100
San Antonio, TX 78209
210-942-3615

MANNER OF DELIVERY AND RECIPIENTS OF NOTICE: This Notice of Foreclosure Sale and Appointment of Substitute Trustee has been posted at the courthouse door of each county in which the Property is located and states that the Property will be sold in said county. A copy of this Notice of Foreclosure Sale and Appointment of Substitute Trustee has been filed in the office of the County Clerk of each County in which the Property is located. This Notice of Foreclosure Sale and Appointment of Substitute Trustee has been sent by Certified Mail and First Class Mail on each debtor who, according to the records of the mortgage servicer of the debt, is obligated to pay the debt, to wit:

CHAD A. SUMMERLIN
313 Victoria St.
Kenedy, Texas 78119
VIA CMRRR # 9589 0710 5270 2319 6296 96
& FIRST CLASS MAIL

JENNIFER M. FRAGA
313 Victoria St.
Kenedy, Texas 78119
VIA CMRRR # 9589 0710 5270 2319 6297 02
& FIRST CLASS MAIL

CHAD A. SUMMERLIN
8671 US HWY 181
Kenedy, Texas 78119
VIA CMRRR # 9589 0710 5270 2319 6296 72
& FIRST CLASS MAIL

JENNIFER M. FRAGA
8671 US HWY 181
Kenedy, Texas 78119
VIA CMRRR # 9589 0710 5270 2319 6296 89
& FIRST CLASS MAIL

MULTIPLE ORIGINALS. This Notice of Foreclosure Sale and Appointment of Substitute Trustee is executed in multiple originals, each of which shall constitute a copy and an original hereof.

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.



NOHL BRYANT, SUBSTITUTE TRUSTEE