

Notice of Substitute Trustee's Sale

Date: June 17, 2025

Trustee: Rebecca Garrett

Substitute Trustee: James W. Litzler

Substitute Trustee's Address: 201 Connally
Sulphur Springs, Texas 75482

Lender: City National Bank of Sulphur Springs, successor by merger to Morris County
National Bank

Lender's Address: 201 Connally, Sulphur Springs, TX 75482

Note: Note dated February 6, 2019, in the amount of \$65,570.27.

Deed of Trust

Date: February 6, 2019

Grantor: Robert Edward Howard

Lender: Cass County Bank, a branch of The Morris County National Bank

Recording information:

Instrument No. 2019000771 Official Public Records of Cass County, Texas.

Property:

See Exhibit "A" attached hereto and incorporated herein

County: Cass

Date of Sale (first Tuesday of month): August 5, 2025

Time of Sale: 10:00 a.m.

Place of Sale: North door of the Cass County Courthouse (the historic courthouse downtown,
NOT the Justice Center on Hwy 8)

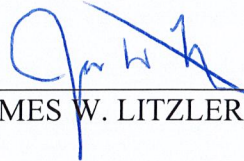
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES
OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE
MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE

FILED FOR RECORD
2025 JUN 23 AM 10:46
AMY L. VARNELL
CASS COUNTY CLERK

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.

Rebecca Garrett is Trustee under the Deed of Trust. Lender has appointed James W. Litzler as Substitute Trustee under the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION. The sale will begin at the Time of Sale or not later than three hours thereafter.



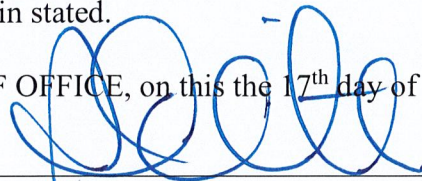
JAMES W. LITZLER, Substitute Trustee

ACKNOWLEDGMENT

STATE OF TEXAS §
COUNTY OF HOPKINS §

BEFORE ME, the undersigned authority, on this day personally appeared JAMES W. LITZLER, Substitute Trustee, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed, in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, on this the 17th day of June 2025.



Notary Public, State of Texas

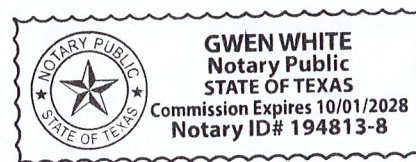


EXHIBIT "A"

Property (including any improvements):

FIRST TRACT:

All of that certain 15.0 acre tract of land in the Jesse Byrd Survey, Abstract 103, and James M. Surratt Survey, Abstract 1026, Cass County, Texas, and being severed out of a 73 acre tract of land recorded in Volume 568, Page 875, Cass County Deed Records:

BEGINNING AT: An Iron Rod set for the Northwest corner of the 15 acre tract, said Iron Rod being South 9 deg. 39 min. 22 sec. West, 558.89 feet from the Northwest corner of the 73 acre tract;

THENCE: South 89 deg. 00 min. 08 sec. East, 856.74 feet to an Iron Rod set for the Northeast corner;

THENCE: South 9 deg. 39 min. 22 sec. West 765.28 feet to an Iron Rod set for the Southeast corner;

THENCE: South 88 deg. 19 min. 18 sec. West, 142.14 feet to an Iron Rod, North 89 deg. 00 min. 08 sec. West, 715.77 feet to an Iron Rod set for the Southwest corner;

THENCE: North 9 deg. 39 min. 22 sec. East, 772.0 feet to the point of beginning. Containing 15.0 acres of land, more or less.

SECOND TRACT: ACCESS EASEMENT

All that certain 20.0 ft. wide Access Easement in the Jesse Byrd Survey, Abstract 103, and James M. Surratt Survey, Abstract 1026, Cass County, Texas, and being severed out of a 73 acre tract of land recorded in Volume 568, Page 875, Cass County Deed Records:

BEGINNING AT: A point South 9 deg. 39 min. 22 sec. West, 548.89 feet from the Northwest corner of the 73 acre tract;

THENCE: South 89 deg. 00 min. 08 sec. East, 856.74 feet to a point. Said easement includes a 10 ft. wide strip of land on both sides of description.

THIRD TRACT: Access and Utility Easement and Right-of-Way, over, along and across the following described land, to wit:

All that certain 20 foot wide access easement across a called 20 acres being that portion of 41.89 acres East of Highway, in the Jesse Byrd Survey, A-103, Cass County Texas, described in Vol. 288, Pg. 397, Cass County Deed Records, said 20 foot wide access easement being more particularly described as follows:

Beginning At: A point in the East line of Texas State Highway No. 8, a Type 1 R.O.W. Monument found 95 feet left of Centerline Station No. 922+72.2 bears S 09° 31' 26" W, 664.7 feet;

Thence: S 89° 48' 09" E, 1149.37 feet along and with the centerline of an existing iron ore gravel drive to a point for the Northwest corner of a called 15 acre tract described in Vol. 705, Page 344, a 1/2" iron rod found for the Northwest corner of 705/344 bears N 09° 39' 22" E 558.00 feet, a 5/8" iron rod found for the Southwest corner of a called 15 acre tract described in Vol. 705, Pg. 344 bears S 09° 39' 22" W, 770.77 feet, being a 20 foot access easement to benefit said 15 acres more particularly described in Correction Warranty Deed with Vendor's Lien recorded in Clerk File No. 2018004573, Official Public Records, Cass County, Texas.