

ATTENTION SERVICE MEMBERS: ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING IN ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR 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.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, DANIEL J. FOSTER AND WIFE, SHARON FOSTER delivered that one certain Deed of Trust dated DECEMBER 28, 2023, which is recorded in INSTRUMENT NO. 2024-000004 of the real property records of EASTLAND County, Texas, conveying to the Trustee(s) therein named the real property therein described, to secure the payment of a Promissory Note in the principal amount of \$253,152.00 payable to the order of GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, to which reference is hereby made for a description of the Promissory Note, the terms and covenants of the Deed of Trust, and the property therein conveyed; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, the undersigned has been appointed Substitute Trustee in place of the original Trustee, upon the contingency and the manner authorized by the Deed of Trust; and

WHEREAS, GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, the Mortgagee or Mortgage Servicer, has instructed a Substitute Trustee to sell real property described in the Deed of Trust in order to satisfy the indebtedness secured thereby.

THEREFORE, NOTICE IS HEREBY GIVEN that on NOVEMBER 4, 2025, beginning at 1:00 PM, or not later than three (3) hours after that time, a Substitute Trustee will sell, to the highest bidder submitting cashier's check, certified check or money order, the following described real property:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF BY THIS REFERENCE.

The sale will occur at that area designated by the Commissioners Court of EASTLAND County, Texas, for such sales (OR AT THE SOUTH ENTRANCE STEPS OF THE COURTHOUSE (SOMETIMES REFERRED TO AS THE EASTLAND STREET ENTRANCE)).

BE ADVISED that, pursuant to the Texas Property Code, a mortgagee may be the mortgage servicer and a mortgagee or a mortgage servicer may administer the foreclosure of property on behalf of the mortgagee if they have entered into an agreement granting the current mortgage servicer authority to service the mortgage. The Mortgage Servicer, if not the Mortgagee, is representing the Mortgagee under a servicing agreement. The name and address of the Mortgagee is GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK, 244 SOUTH GATEWAY PLACE, JENKS, OKLAHOMA 74037. The name and address of the Mortgage Servicer is GATEWAY MORTGAGE, P.O. BOX 1560, JENKS, OK 74037. The name and address of a Substitute Trustee is Michael J. Schroeder, 3610 North Josey Lane, Suite 206, Carrollton, Texas 75007. A substitute trustee is authorized by the Texas Property Code to set reasonable conditions for a sale. A purchaser at a sale acquires the property "as is" without any expressed or implied warranties at the purchaser's own risk. A purchaser at a sale is not a consumer. If a sale is set aside, the Purchaser will be entitled only to a return of the purchase price, less any applicable fees and costs, and shall have no other recourse against the mortgagor, the mortgagee, or the substitute trustee.

Dated: OCTOBER 13, 2025.

SUBSTITUTE TRUSTEE(S)
MICHAEL J. SCHROEDER OR TERRY BROWDER OR
LAURA BROWDER

FILE NO.: GMG-3344
PROPERTY: TRACT 2 OF 1957 RANCH
EASTLAND, TX 76448

DANIEL J. FOSTER

NOTICE SENT BY:
MICHAEL J. SCHROEDER
3610 NORTH JOSEY LANE, SUITE 206
CARROLLTON, TEXAS 75007
Tele: (972) 394-3086
Fax: (972) 394-1263

RECEIVED 8:35 A.M.
CATHY JENTHO, COUNTY CLERK

OCT 14 2025

EASTLAND COUNTY, TEXAS
By BP Deputy

Filed for Record at 8:35 A.M.
CATHY JENTHO, COUNTY CLERK

OCT 14 2025

EASTLAND COUNTY, TEXAS
By BP Deputy

EXHIBIT "A"

BEING a tract of land within the D.S. Richardson Survey, Abstract No. 414, Eastland County, Texas and being a portion of that called 235.623 acre tract of land described in the deed to 1857 Ranch, LLC, as recorded in Instrument No. 2023-000831, Official Public Records, Eastland County, Texas (OPRECT), and being known as Tract 2 of 1857 Ranch (an unrecorded subdivision), and being more particularly described by metes and bounds as follows: (Basis of bearing being U.S. State Plane Grid - Texas North Central Zone (4202) NAD83 as established using the AITerra RTKNet Cooperative Network. Reference frame is NAD83(2011) Epoch 2010.0000. Distances shown are U.S. Survey feet displayed in surface values).

BEGINNING at a point in the approximate centerline of County Road 431 and the west line of said 1857 Ranch tract for the northwest corner of this tract (Tract 2) and the southwest corner of a 10.163 acre tract (Tract 1), from which a 3/8 inch iron rod found for the northwest corner of said 1857 Ranch tract bears North 00° 04'52" West, a distance of 337.90 feet;

THENCE over and across said 1857 Ranch tract, the following courses and distances:

North 89°55'08" East, passing a 5/8 inch capped iron rod set marked "NATIVE CO., LLC" (IRS) in the east line of County Road 431 at a distance of 22.06 feet, continuing for a total distance of 1,310.37 feet to an IRS for the northeast corner of this tract (Tract 2), the southeast corner of said 10.163 acre tract (Tract 1), and the northwest corner of a 10.023 acre tract (Tract 21);

South 00°40'17" East, a distance of 332.79 feet to an IRS for the southeast corner of this tract (Tract 2), the southwest corner of said 10.023 acre tract (Tract 21), and the northeast corner of a 10.050 acre tract (Tract 3);

South 89°55'08" West, passing an IRS in the east line of County Road 431 at a distance of 1,293.25 feet, continuing for a total distance of 1,313.80 feet to a point in the approximate centerline of County Road 431 and the west line of 1857 Ranch tract for the southwest corner of this tract (Tract 2) and the northwest corner of said 10.050 acre tract (Tract 3)

Thence North 00°04'52" West, with the approximate centerline of County Road 431 and the west line of said 1857 Ranch tract, a distance of 332.77 feet to the POINT OF BEGINNING and containing 10.023 Acres of Land.

FILE NO.: GMG-3344
DANIEL J. FOSTER