

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 FOR RECORD

NOTICE OF FORECLOSURE SALE BY SUBSTITUTE TRUSTEE

Lien Holder: Fort Worth Area Habitat for Humanity, Inc.

MAR 06 2026

Debtor/Owner: Cinthia Anderson, a single person

TINA GILLIAM, COUNTY CLERK
YOUNG COUNTY, TEXAS

Property: The house and lot, including all improvements thereon, located at 223 Willow St., Graham, TX 76450, more particularly described as follows:

A tract of land in Young County, Texas containing 0.275 acres, being within the Paul Peir Survey, Abstract No. 219 and being part of a called 0.729 acre tract described in a Warranty Deed from Michael Paris and wife, Sharon Parris to D.E. Drennan and wife, Arena L. Drennan recorded in Instrument No. 19001131 of the Official Public Records of Young County, Texas, said 0.275 acre tract being more particularly described as follows:

BEGINNING at a 5/8 inch iron rod found at the southwest corner of a called 0.729 acre tract described in a Warranty Deed from Michael Paris and wife, Sharon Paris to D.E. Drennan and wife, Arena L. Drennan recorded in Instrument No. 19001131 of the Official Public Records of Young County, Texas, said iron rod is in the east R.O.W. line of Willow Street;

THENCE with the west line of said 0.729 acre tract and also with the east R.O.W. line of said Willow Street, North 00 degrees 04 minutes 39 seconds East for a distance of 94.04 feet to a 5/8 inch capped iron rod set at the northwest corner of this tract and the southwest corner of a 0.373 acre tract;

THENCE with the south line of said 0.373 acre tract, South 89 degrees 07 minutes 26 seconds East for a distance of 130.55 feet to a 5/8 inch capped iron rod set in the east line of said 0.729 acre tract;

THENCE with the east line of said 0.729 acre tract, South 00 degrees 06 minutes 10 seconds West for a distance of 86.24 feet to the unmarked southeast corner of said 0.729 acre tract from which a 5/8 inch iron rod found on line for reference bears North 00 degrees 06 minutes 10 seconds East a distance of 2.7 feet;

THENCE with the south line of said 0.729 acre tract, North 89 degrees 55 minutes 21 seconds West for a distance of 30.50 feet to a 5/8 inch iron rod found at an interior "L" corner of said 0.729 acre tract;

THENCE with the east line of said 0.729 acre tract, South 00 degrees 04 minutes 42 seconds West for a distance of 5.98 feet to an unmarked corner of said 0.729 acre tract from which a tall 3/8 inch iron rod found on line bears North 89 degrees 55 minutes 22 seconds West a distance of 2.2 feet;

THENCE with the south line of said 0.729 acre tract, North 89 degrees 55 minutes 22 seconds West for a distance of 100.00 feet to the POINT OF BEGINNING.

Lien:

That certain Deed of Trust (Purchase Money) dated August 27, 2020, by and between Debtor/Owner, as Grantor; Lien Holder, as Beneficiary; and James R. Guinn, Jr., as Trustee, to secure all payment and other obligations listed therein and contained in that certain First Lien Note dated August 27, 2020, in the principal amount of \$61,500.00, which Deed of Trust was recorded on August 27, 2020, as Document 20002307, Official Public Records of Young County, Texas ("Deed of Trust").

Indebtedness:

The entire outstanding principal balance owed under the above referenced note and deed of trust, plus any additional interest, advances, costs, and attorney's fees incurred.

Substitute Trustee:

The attorneys of Warren Fonville, PLLC, Kyle B. Fonville, Michael J. Noel, Rhett Warren, and Justus Anderson, as appointed in that certain Appointment of Substitute Trustee, which was recorded in the Real Property Records of Young County, Texas.

**Date, Time, and
Place of Sale:**

The sale is scheduled to be held at the following date, time, and place:

Date: April 7, 2026, which is at least 21 days after the date of this notice

Time: The sale will begin no earlier than 11:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 4:00 p.m.

Place: Under the portico at the north entrance of the Young County Courthouse steps, located at 516 Fourth Street, Graham, Texas, 76450, or as otherwise designated by the Young County Commissioner's Court pursuant to Section 51.002 of the Texas Property Code.

Type of Sale:

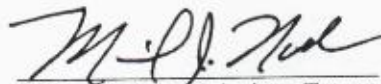
The sale is a nonjudicial lien foreclosure sale being conducted pursuant to the above referenced Deed of Trust.

Terms of Sale:

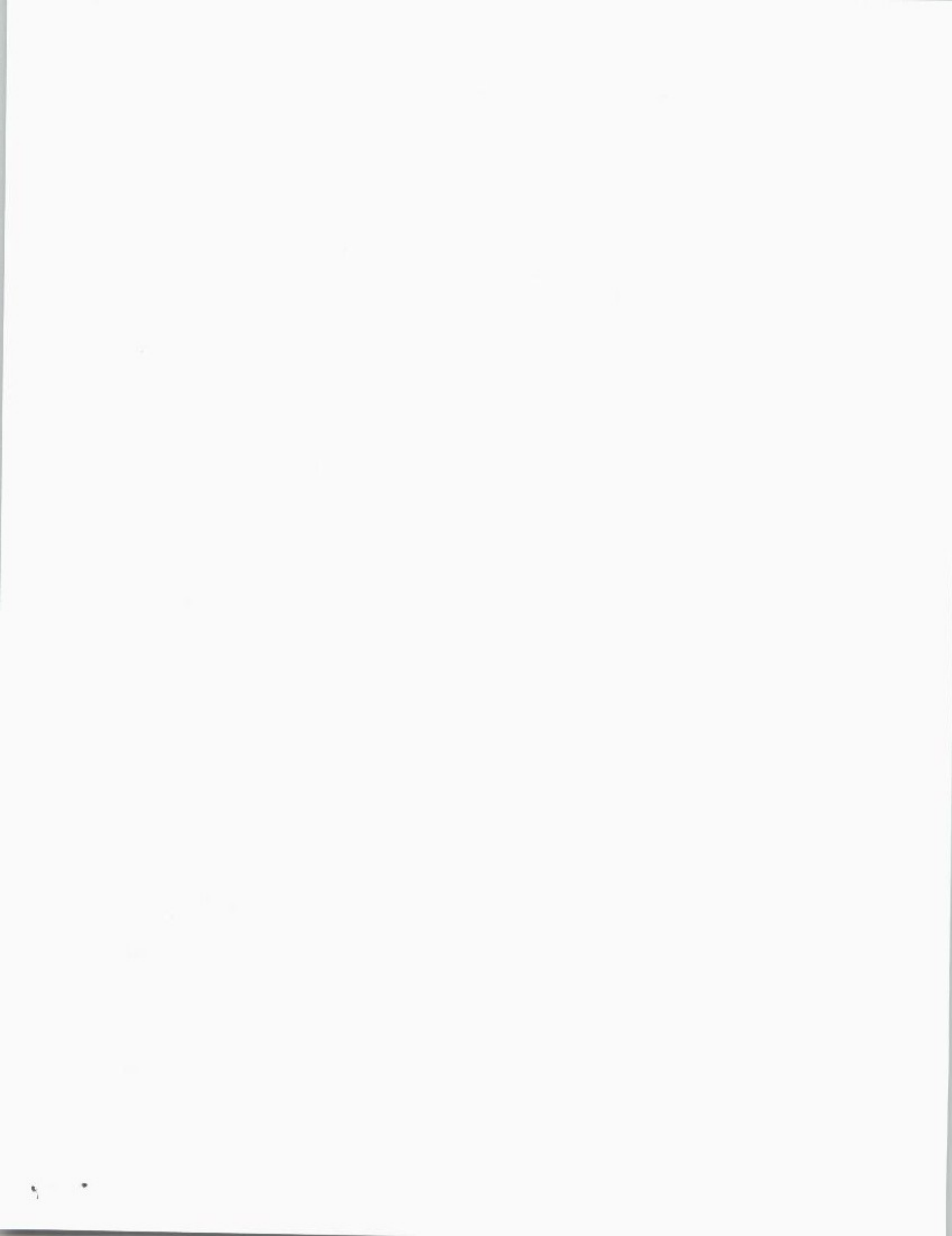
The sale will be conducted as a public auction to the highest bidder for cash, subject to Texas law and the relevant instruments permitting the Lien Holder to have the bid credited to the sales price up to the amount of the unpaid debt secured by its lien against the Property at the time of sale. Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold. Pursuant to Section 51.009 of the Texas Property Code, 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 deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

SIGNED on this the 6th day of March 2026.

Fort Worth Area Habitat for Humanity, Inc.

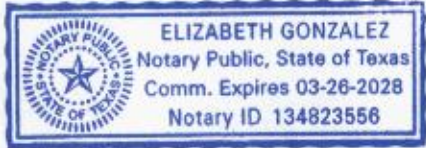


Michael J. Noel, Substitute Trustee



THE STATE OF TEXAS §
 §
COUNTY OF TARRANT §

This instrument was acknowledged before me by Michael J. Noel, Substitute Trustee for and on behalf of Fort Worth Area Habitat for Humanity, Inc. for the purposes and consideration set forth above on the 6th day of March 2026,



Elizabeth Gonzalez
Notary Public, State of Texas

