

PREPARED AND SENT BY: Robert S. McGinnis, Jr.
4102 Summerhill Road
Texarkana, Texas 75503
903/798-1717

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS X

COUNTY OF LAMAR X

On July 27, 2021, Ron Melvin Willis and wife, Sherry Lynn Willis, as Grantor (whether one or more), executed a Deed of Trust, conveying to Bradley D. Bailey, as Trustee, the real estate hereinafter described to secure Red River Employees Federal Credit Union, in payment of debts therein described, said Deed of Trust being recorded at Instrument No. 184424-2021, Real Property Records of Lamar County, Texas.

By instrument dated November 13, 2025, the Trustee was removed and Robert S. McGinnis, Jr. was appointed Substitute Trustee in the place and stead of the original Trustee, and was requested and authorized to sell the real estate described in said Deed of Trust to satisfy the debts.

Default has occurred in the payment of said debts and the same are now wholly due, and the owner and holder of said debts has requested the undersigned to sell said property to satisfy said debts.

NOTICE IS HEREBY GIVEN that on Tuesday, January 6, 2026, between the hours of 10:00 o'clock a.m. and 4:00 o'clock p.m., local time, I will sell the real estate described in said Deed of Trust at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a deed of trust or other contract lien as follows: THE EAST FOYER, JUST INSIDE THE FIRST FLOOR EAST ENTRANCE TO THE LAMAR COUNTY COURTHOUSE AT 119 NORTH MAIN STREET, PARIS, LAMAR COUNTY, or if the preceding area is no longer the designated area at the area most recently designated by the County Commissioner's Court to the highest bidder for cash, binding the present obligors to warrant and forever defend the title to said property and making no further warranty. The sale will begin at 10:00 a.m. local time or within three hours after that time.

NOTICE IS FURTHER GIVEN that 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, and at the purchaser's own risk making no further warranty. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

The following described property situated in Lamar County, Texas, and having a property address of 4555 Choctaw Lane, Paris, Texas 75460, to wit:

Situated within the Limits of the City of Paris, County of Lamar, and State of Texas, a part of the Isaac Cruise Survey #162, and being lot 3, and the call East 1/2 of Lot 4, Block "A", in Kaywood Addition #2 and being more particularly described by metes and bounds in Exhibit "A" attached hereto and incorporated herein by reference as though set forth at length.

RECEIVED
On this the 1st day of Dec. 25.

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.

WITNESS MY HAND this November 24, 2025.


Robert S. McGinnis, Jr.
Substitute Trustee

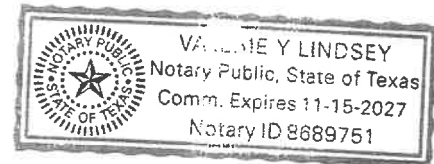
STATE OF TEXAS)(

COUNTY OF BOWIE)(

BEFORE ME, the undersigned authority, on this day personally appeared Robert S. McGinnis, Jr., known to me to be the person whose name appears on the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed and in the capacity therein stated.

WITNESS my hand and official seal this November 24, 2025.


Valerie Y. Lindsey
Notary Public, State of Texas
My Commission Expires:



EXHIBIT

A

Situated within the Limits of the city of Paris, County of Lamar, and State of Texas, a party of the Isaac Cruise Survey #162, and being lot 3, and the called East ½ of Lot 4, block "A", in Kaywood Addition #2, said Addition being recorded in Envelope 198-A, in the Plat Records of said County and State, said lot 3 and part of lot 4 being the same lot as conveyed to Michael Uden Edzards by deed recorded in Instrument 089802-2009, in the Official Records of said County and State.

Beginning in the North Boundary line of said Lot 4 at the Northwest corner of said Edzards lot and at the Northeast corner of a lot conveyed to W. A. & N. L. Balley Living Trust by deed recorded in Vol. 1013, Page 128, in the Real Property Records of said County and State, said Balley lot being lot 5 and the called West ½ of Lot 4, block "A", in said Kaywood Addition #2.

Thence South 0°14'22" West at 0.16 feet passing a 3/8" iron pin for reference, and continuing on a total distance of 149.84 feet to a 3/8" Iron pin (F) for corner in the south boundary Line of said Lot 4 at the Southwest corner of said Edzards lot and at the Southeast corner of said Balley lot, said corner being in the North Boundary Line of tract 2, parcel 1, a called 20.05 acre tract of land conveyed to Ginger Kay Malone et al by deed recorded in Vol. 1867, Page 103, in said Official Records;

Thence South 89°17'31" East along the North Boundary Line of said Malone 20.05 acre tract a distance of 150.27 feet to a 3/8" iron pin (f) for corner at the Southeast corner of said lot 3 and all they Southwest corner of lot 2, block "A", in said Kaywood Addition #2;

Thence North 0°07'02" East at 149.85 feet passing a 3/8" iron pin (f) for reference, and continuing on a total distance of 150.02 feet to the Northeast corner of said lot 3 and the Northwest corner of said lot 2;