

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

NOTICE OF SUBSTITUTE TRUSTEE SALE

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.

Recitals:

- A. Wells Fargo Bank, National Association (the "Lender"), is the current owner and holder of the Promissory Note described below.
- B. The Note is secured by the Deed of Trust described below.
- C. In accordance with its rights under the Deed of Trust and §§ 51.0001(7) and 51.0075 of the Texas Property Code, Lender has appointed Joel Laser and/or Jordan Barley and/or Emory Powers and/or Kyle Steingreaber as Substitute Trustees, as evidenced by that certain Appointment of Substitute Trustees recorded under Document No. 2024-2540, Official Records of Milam County, Texas.
- D. The Borrower named below is in default under the Note and the Deed of Trust, and the default has not been cured after receiving Notice of Default and Notice of Intent to Accelerate and Foreclose.
- E. Accordingly, the Lender has accelerated the indebtedness evidenced by the Note on and as of June 11, 2024, and has provided the Borrower with further Notice of Acceleration and Notice of Intent to Foreclose.
- F. In accordance with the Lender's rights under the Deed of Trust, Lender intends to invoke the power of sale as provided therein.
- G. Accordingly, the Lender has requested Substitute Trustee to sell the Property described below.

Filed 15th day of July
in 2024, At 1:30 P. M.
JODI MORGAN
County Clerk, Milam County, Texas
By Jodi Morgan
Deputy

Notice of Substitute Trustee Sale:

Notice is hereby given that the Property described below shall be sold at public auction on the date, at the time, at the place, and in accordance with the terms contained in this Notice of Substitute Trustee Sale and the applicable laws of the State of Texas.

1. Date, Time, and Place of Sale:

Date: The sale shall be held on Tuesday, August 6, 2024.

Time: The sale will begin at the earliest at 10:00 AM, and not later than three hours after that time, and will occur between the earliest time to begin and 4:00 PM.

Place: The sale shall be held at the East entrance of the Milam County Courthouse (S. Fannin Street) or such other place as may be designated for real property foreclosures pursuant to Section 51.002 of the Texas Property Code by the County Commissioners of Milam County, Texas.

2. Terms of Sale:

Because of the default in performance of the obligations secured by the Deed of Trust the Substitute Trustee will sell the property "As Is" by public auction to the highest bidder for cash.

3. Instrument to be Foreclosed:

The security instrument to be foreclosed is the Construction Deed of Trust dated August 30, 2018 (the "Deed of Trust"), by Darren Veit, as Grantor (the "Borrower"), to Wells Fargo Financial National Bank, as Trustee (the "Trustee"), for the benefit of Lender, as Beneficiary, recorded in Volume 1346, Page 796, Official Records of Milam County, Texas.

4. Name and Address of Substitute Trustee:

The name of the Substitute Trustee is:

JOEL LASER and/or JORDAN BARLEY and/or EMORY POWERS and/or
KYLE STEINGREABER.

The address of the Substitute Trustee is:

Adams and Reese LLP
LyondellBasell Tower
1221 McKinney, Suite 4400
Houston, Texas 77010

5. Obligations Secured:

The indebtedness is evidenced by the Promissory Note dated August 30, 2018 (the “Note,” and, together with the Deed of Trust and all amendments, schedules, exhibits, addendums and other documents and agreements related to the indebtedness, the “Loan Documents”) in the original principal amount of Three Hundred Forty-five Thousand Four Hundred & 00/100 Dollars (\$345,400.00), and includes all accrued and unpaid interest and all other amounts payable by the debtors as described in the Loan Documents, any other related documents, and all modifications, renewals, and extensions thereof. Wells Fargo Bank, National Association is the current lien holder of the Deed of Trust and the current owner and holder of the obligations secured by the Loan Documents.

6. Property to Be Sold:

The property to be sold includes the following described real property, together with all existing buildings, improvements and fixtures, all easements, rights of way and appurtenances, all water and water rights, and all other rights, royalties and profits, relating to the real property, including without limitation such rights as Borrower may have in all minerals, oil, gas, geothermal and similar matters:

See Exhibit A attached hereto and made a part hereof for all purposes pertinent.

Being parts of Lots 3 & 4, Block 1, Hillcrest Addition to the City of Rockdale, Milam County, Texas, according to the plat thereof recorded in Cabinet A, Slide 23-D, Plat Records of Milam County, Texas.

Being the same property described in Deed dated August 29, 2008, executed by Rockdale Floor Covering Company, a partnership composed of Robert Paul Urban and Gary Lee Darby to Gary Lee Darby d/b/a Rockdale Floor Covering, recorded in Volume 1082, Page 818, Official Records of Milam County, Texas and being the same property described in Deed dated September 24, 2008, executed by Annie T. Darby to Gary Lee Darby, recorded in Volume 1084, Page 658, Official Records of Milam County, Texas.

Commonly known as: 1804 W. Cameron Ave., Rockdale, TX 76567 (the “Property”).

7. Additional Provisions:

Borrowers defaulted on the Note, the Note was accelerated on June 11, 2024, the indebtedness secured by the Deed of Trust is now wholly due and payable, default has occurred in the payment of said indebtedness, and the Lender, as the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is given of Lender’s election to proceed against and sell both the real property and any personal property

described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

Notice is given that on and at the Date, Time, and Place for the Substitute Trustee Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, Deed of Trust, and applicable Texas law.

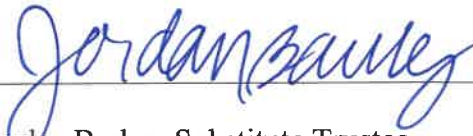
If Lender passes the Substitute Trustee Sale, notice of the date of any rescheduled Substitute Trustee Sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Substitute Trustee Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Substitute Trustee Sale will be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been released or subordinated to the Deed of Trust. For the avoidance of doubt, the Substitute Trustee Sale will not cover any part of the Property that has been released of public record by Lender from the lien or security interest of the Deed of Trust. Prospective bidders are urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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.

Pursuant to Section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Substitute Trustee Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the Substitute Trustee.

This Notice of Substitute Trustee Sale is executed this 12th day of July, 2024.


Jordan Barley, Substitute Trustee

Address of Substitute Trustee:

c/o Adams and Reese LLP
1221 McKinney St, Suite 4400
Houston, Texas 77010

STATE OF TEXAS §
 §
COUNTY OF HARRIS §

This instrument was acknowledged before me on the 12th day of July 2024, by Jordan D. Barley, Substitute Trustee, in the capacity therein stated.



Mary K Jahn

NOTARY PUBLIC IN AND FOR
THE STATE OF TEXAS

Mary K Jahn
Printed Name of Notary

My Commission expires: 12-20-2026

EXHIBIT A

SEE METES AND BOUNDS DESCRIPTION ON THE FOLLOWING PAGE

Legal description of land:

See Exhibit "A" pages 2 and 3 attached hereto and made a part hereof for all purposes pertinent.

Being parts of Lots 3 & 4, Block 1, Hillcrest Addition to the City of Rockdale, Milam County, Texas, according to the plat thereof recorded in Cabinet A, Slide 23-D, Plat Records of Milam County, Texas.

Being the same property described in Deed dated August 29, 2008, executed by Rockdale Floor Covering Company, a partnership composed of Robert Paul Urban and Gary Lee Darby to Gary Lee Darby d/b/a Rockdale Floor Covering, recorded in Volume 1082, Page 818, Official Records of Milam County, Texas and being the same property described in Deed dated September 24, 2008, executed by Annie T. Darby to Gary Lee Darby, recorded in Volume 1084, Page 658, Official Records of Milam County, Texas.

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METES AND BOUNDS DESCRIPTION

STATE OF TEXAS
COUNTY OF MILAM

Being a 0.33 acre tract of land out of the Hillcrest Addition to the City of Rockdale, Milam County, Texas recorded in Plat Cabinet Slide No. 23-D of the Plat Records of Milam County, Texas, also being the remainder of Lot 3 and part of the called east 3 feet of Lot 4, Block 1 described to Gary Lee Darby, recorded in Volume 1082, Page 816 of the Official Records of Milam County, and being the remainder of Lot 4 of Block 1, described to Gary Lee Darby, recorded in Volume 1084, Page 658 of the Official Records of Milam County, Texas, said 0.33 acres being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod with red cap found at the southwest corner of the above mentioned remainder of Lot 4, same being the northwest corner of a called 0.0201 acre tract to the State of Texas, (657/354), located on the east line of Division Street, for the southwest corner of this;

THENCE along the west line of Lot 4, common boundary with Division Street N 21°32'32" W a distance of 108.84 feet to a 1/2 inch iron rod with yellow cap set at the northwest corner of Lot 4, same being the southwest corner of Lot 5, for the northwest corner of this;

THENCE along the north line of Lot 4 and Lot 3, common boundary with said Lot 6 N 21°32'32" W a distance of 106.84 feet to a 1/2 inch iron rod with yellow cap set at the northeast corner of Lot 3, being common corner of Lot 5, Lot 22 and Lot 2, for the northeast corner of this;

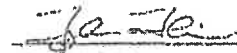
THENCE along the east line of Lot 3, common boundary with Lot 2, S 21°32'50" E a distance of 131.89 feet to a 1/2 inch iron rod with yellow cap set at the southeast corner of Lot 2, same being the northeast corner of a called 0.0221 acre tract to the State of Texas, (671/256), for the southeast corner of this;

THENCE crossing Lot 3 and Lot 4, along the north line of said 0.0221 acre tract and said 0.0201 acre tract S 80°04'28" W a distance of 124.38 feet to the POINT OF BEGINNING.

All bearings and distances are based on State Plane Coordinate System, Texas Central Zone, NAD 1983.

This description to accompany a plat of like date representing an on the ground survey supervised by me Tyler Tumlinson, Registered Professional Land Surveyor.

August 5, 2010


Tyler Tumlinson
RPLS No. 6410
Firm #10193058
01464-VE1



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EXHIBIT A
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