

Notice of Foreclosure Sale

FILE FOR RECORD

September 9, 2025

SEP 15 2025

SUSAN STRICKLAND
COUNTY CLERK VAN ZANDT COUNTY
BY _____ DEP

Deed of Trust ("Deed of Trust"):

Dated: May 31, 2023

Grantor: Ma. Mercedes Sanchez Duron

Trustee: J. Mark Riebe

Lender: TexasBank

Recorded in: Instrument No. 2023-005139 of the real property records of Van Zandt County, Texas

Legal Description: Being a tract of land situated in the D. Town Survey, Abstract No. 845, Van Zandt County, Texas, and being a portion of Lot 9, Block 2, of the Canyon Creek Estates, as recorded in Volume 4, Page 36 of the Plat Book Records of Van Zandt County, Texas, same being the remainder of that tract of land conveyed to Lori Riggs and Jonnie Riggs, by deed recorded in Document No. 2013-000646, Official Public Records of Van Zandt County, Texas, and being more particularly described by metes and bounds in Exhibit "A" attached hereto and made a part hereof for all purposes.

Together with the Manufactured Home described as follows:

Make: Palm Harbor

Model: Villages

Year: 2015

Serial Number(s): R15066184ALAN

Width: 28.7 x Length: 57.5

Property Address: 1058 VZ County Road, Canton, Texas 75103

Secures: Promissory Note ("Note") in the original principal amount of \$157,500.00, executed by Ma. Mercedes Sanchez Duron ("Borrower") and payable to the order of Lender

Substitute Trustees: Craig C. Lesok and Randy Daniel and Agency Sales and Posting LLC

Substitute Trustees'

Address: 226 Bailey Ave, Ste 101, Fort Worth, TX, 76107



Nominee for Lender/

Beneficiary: Mortgage Electronic Registration Systems, Inc. ("MERS")

Nominee for Lender/

Beneficiary's Address: P.O. Box 2026, Flint, MI, 48501

Foreclosure Sale:

Date: Tuesday, October 7, 2025

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 A.M. and not later than three hours thereafter.

Place: On the steps to the north entrance of the Van Zandt County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that TexasBank's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, TexasBank, 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 hereby given of TexasBank's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with TexasBank's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

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

If TexasBank passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure 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 Foreclosure 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 Foreclosure Sale will necessarily 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 subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by TexasBank. Prospective bidders are strongly 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.

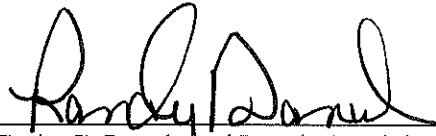
Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR NOMINEE FOR LENDER/ BENEFICIARY.

/s/ Craig C. Lesok

Craig C. Lesok
Attorney for Lender
SBOT No. 24027446



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and Posting LLC
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EXHIBIT "A"

Being a tract of land situated in the D, Town Survey, Abstract No. 845, Van Zandt County, Texas, and being a portion of Lot 9, Block 2, of the Canyon Creek Estates, as recorded in Volume 4, Page 36 of the Plat Book Records of Van Zandt County, Texas, same being the remainder of that tract of land conveyed to Lori Riggs and Jonnie Riggs, by deed recorded in Document No. 2013-000646, Official Public Records of Van Zandt County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron pipe found for corner, said corner being the North corner of Lot 10 and West corner of Lot 9 of said Canyon Creek Estates, and lying along the Southeast line of that tract of land conveyed to Henry Lewis, by deed recorded in Volume 1608, Page 26, Deed Records of Van Zandt County, Texas;

THENCE North 43 degrees 31 minutes 29 seconds East, along said Southeast line of Lewis tract, a distance of 170.73 feet to a 1/2 inch iron rod found for corner, said corner being the West corner of that tract of land conveyed to Gary Frank McQueary and Carolyn Sue McQueary, by deed recorded in Volume 2032, Page 428, Deed Records of Van Zandt County, Texas;

THENCE South 45 degrees 56 minutes 40 seconds East, along the Southwest line of said McQueary tract, passing at a distance of 580.29 feet to a 1/2 inch iron rod found on-line for reference, and continuing a total distance of 599.61 feet to a point for corner, said corner being the South corner of aforesaid McQueary tract, same lying along the Northwest line of that tract of land conveyed to Victor Alonso, unmarried, by deed recorded in Document No. 2018-007805, Official Public Records of Van Zandt County, Texas, and lying along the centerline of County Road 4125 (40 foot right-of-way);

THENCE South 43 degrees 33 minutes 53 seconds West, along said centerline of County Road 4125, a distance of 168.95 feet to a point for corner, said corner lying along the Northwest line of that tract of land conveyed to James R. Smith and wife, Mary C. Smith, by deed recorded in Volume 1269, Page 757, Deed Records of Van Zandt County, Texas;

THENCE North 46 degrees 06 minutes 51 seconds West, departing said County Road 4125, passing at a distance of 18.74 feet to a 1/2 inch iron rod found on-line for reference, and continuing a total distance of 599.48 feet to the POINT OF BEGINNING and containing 101,825 square feet or 2.34 acres of land, more or less.