



92328.609.00

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'S SALE

DATE: SEPTEMBER 8, 2025

NOTE: Note, as renewed, modified, or extended, described as follows:

Date: July 15, 2015
Maker: Daniel Joseph Ross Jr. & Chelsie Ross
Payee: Veterans Land Board of the State of Texas
Original Principal Amount: \$86,490.00

DEED OF TRUST: Deed of Trust, described as follows:

Date: July 15, 2015
Grantor: Daniel Joseph Ross Jr. & Chelsie Ross
Trustee: George P. Bush
Beneficiary: Veterans Land Board of the State of Texas
Recorded: Document No. 150754 Real Property Records, FISHER County, Texas

LENDER: Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust X-C

BORROWER: Daniel Joseph Ross Jr. & Chelsie Ross

PROPERTY: The real property described as follows:

Commonly known as: COUNTY ROAD 717, MCCAULLEY, TEXAS 79534

Legally described as: THE PROPERTY DESCRIBED ON **EXHIBIT A**, ATTACHED TO THIS NOTICE AND INCORPORATED FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST.***

SUBSTITUTE TRUSTEE: TERRY BROWDER, LAURA BROWDER, MARSHA

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MONROE, DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o 8080 Park Ln., Ste. 700
Dallas, Texas 75231

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

OCTOBER 7, 2025, the first Tuesday of the month, to commence at 1:00 PM or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In FISHER County, Texas, in the area designated by the Commissioners Court of such County, pursuant to Section 51.002 of the Texas Property Code (if no such place is designated, then the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

RECITALS

Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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

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STATES. PLEASE SEND WRITTEN NOTICE OF THE ACTIVE-DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

EXECUTED effective as of SEPTEMBER 8, 2025.

SUBSTITUTE TRUSTEE

Sign: _____

Print: _____

EXHIBIT "A"

Tract #1 and Tract #2

This 71.15 acre tract of land is out of the northwest part of Section 57, Block 1 H&TB RR Company Lands, Fisher County, Texas described as Tract #1 and Tract #2 in Volume 131, Page 618 of the Deed Records, Fisher County, Texas and as shown by plat on Slide 144 of the Plat Cabinet, Fisher County, Texas. This tract is more fully described as follows:

Beginning at a set ½" capped rebar set on the west line of said Section 57 at the intersection with the east Right of Way (ROW) line of FM 57 as described in Volume 133, Page 26 of the Deed Records, Fisher County, Texas and west of County Road 717. This point is S14°02'25"E a distance of 975.5 feet from the northwest corner of Section 57;

THENCE N37°02'26"E with the east ROW line of FM 57 a distance of 1454.6 feet to a recovered concrete ROW marker;

THENCE N60°30'58"E with the east ROW line of FM 57 a distance of 126.6 feet to a recovered concrete ROW marker with a broken top;

THENCE N37°02'26"E with the east ROW line of FM 57 a distance of 48.9 feet to a set ½" capped rebar in County Road 276 and on the north line of Section 57 with the northwest corner of Section 57 bearing S75°50'07"W 1291.9 feet;

THENCE N75°50'07"E with the north line of Section 57 generally following County Road 276 a distance of 1342.7 feet to a set ½" capped rebar being the northeast corner of this tract;

THENCE S14°44'55"E passing a corner post at 26 feet continuing with a fence line the called distance of 1397.5 feet to a set ½" capped rebar being the southeast corner of this tract 27 feet from a fence corner post;

THENCE S75°50'02"W a distance of 2651.8 feet to a set ½" capped rebar being the southwest corner of this tract and on the west line of Section 57 approximately 25 feet west of County Road 717. A set ½" capped rebar being the northwest corner of Tract #3 described below bears S14°02'25"E at a distance of 47.7 feet;

THENCE N14°02'25"W with the west line of Section 57 a distance of 422.0 feet to the Point of Beginning.

Tract #3

This 3.00 acre tract out of the west part of Section 57, Block 1 H&TB RR Company Lands, Fisher County, Texas described as Tract #3 in Volume 131, Page 618 of the Deed Records, Fisher County, Texas being more fully described as follows:

Beginning at a set ½" capped rebar on the west side of County Road 717 being the northwest corner of this tract and on the west line of Section 57 with the southwest corner of the 71.15 acre tract described above bearing N14°02'25"W at a distance of 47.7 feet;

THENCE N75°50'07"E a distance of 331.9 feet to a set ½" capped rebar being the northeast corner of this tract;

THENCE S14°02'25"E a distance of 393.8 feet to a set ½" capped rebar being the southeast corner of this tract;

THENCE S75°50'07"W a distance of 331.9 feet to a set ½" capped rebar set on the west line of Section 57 and

on the west side of County Road 717 being the southwest corner of this tract. A recovered pipe taken as the southwest corner of Section 57 bears S14°02'25"E a distance of 3449.6 feet;

THENCE N14°02'25"W with the west line of Section 57 a distance of 393.8 feet to the Point of Beginning.

Tract #4

This 0.36 acre strip of land is off the west part of Section 57, Block 1 H&TB RR Company Lands, Fisher County, Texas and is the out of the northwest corner of a 178.73 acre described in Volume 724, Page 346 of the Official Public Records, Fisher County, Texas. This tract is more fully described as follows:

Beginning at a set ½" capped rebar being the southwest corner of this tract and the northwest corner of a 3.00 acre tract described as Tract #3 in Volume 131, Page 618 of the Deed Records, Fisher County, Texas. This point is set on the west line of said Section 57 and the west side of County Road 717 with a recovered pipe in a tee intersection taken as the southwest corner of Section 57 bearing S14°02'25"E a distance of 3843.4 feet;

THENCE N14°02'25"W with the west line of Section 57 a distance of 47.7 feet to a set ½" capped rebar being the northwest corner of this tract and the southwest corner of a 37.77 acre tract described as Tract #2 in Volume 131, Page 618 of the Deed Records, Fisher County, Texas;

THENCE N75°50'02"E with the south line of the 37.77 acre tract crossing the center line of Country Road 717 at approximately 25 feet continuing a total distance of 331.9 feet to a set ½" capped rebar being the northeast corner of this tract;

THENCE S14°02'25"E a distance of 47.7 feet to a set ½" capped rebar being the southeast corner of this tract and the northeast corner of the 3.00 acre tract;

THENCE S75°50'07"W with the north line of the 3.00 acre tract a distance of 331.9 feet to the Point of Beginning.