

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF TEXAS

COUNTY OF COOKE

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KNOW ALL MEN BY THESE PRESENTS:

FILED FOR RECORD

25 SEP 16 AM 9:40

PAM HARRISON
COUNTY CLERK, COOKE CO. TX

BY BL DEPUTY

WHEREAS, by Deed of Trust dated May 26, 2011, recorded in the Official Public Records of Cooke County, Texas under Document No. 00019961, Vol. 1748, Page 424 (the "Deed of Trust"), James T. Egan and Kelli K. Egan (the "Borrower") conveyed to Ben Hatcher as Trustee (the "Trustee"), the property situated in Cooke County, Texas, together with all buildings, fixtures and improvements, more particularly described as follows, to wit:

Lot 9, KING ESTATES, SECTION 3, an Addition to Cooke County, Texas, as shown by the Plat thereof recorded in Cabinet A, Slide 73, Plat Records of Cooke County, Texas.

which has an address of:

**256 CR 239
Gainesville, TX 76240
("Property Address")**

PROPERTY DESCRIPTION / TOGETHER WITH LANGUAGE

WHEREAS, the Property secures that one certain Note therein described in the original principal amount of \$226,100.00 (the "Indebtedness"), executed by James T. Egan and Kelli K. Egan and made payable to First State Bank (the "Lender"); and

WHEREAS, the undersigned has been appointed as Substitute Trustee in the place and instead of Ben Hatcher, Trustee in the Deed of Trust, said appointment being in the manner authorized by the Deed of Trust; and

WHEREAS, default has occurred under the terms of the Indebtedness secured by the Deed of Trust, the Indebtedness is now wholly due, and the owner and holder of the Indebtedness has requested the undersigned to sell the Property to satisfy same.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, October 7, 2025 (that being the first Tuesday of said month), at 10:00 am, (or not later than three (3) hours thereafter), I will sell the Property at public auction to the highest bidder, or bidders, within fifty (50) feet of the first floor of the east entrance to the Cooke County Courthouse located at 101 South Dixon, Gainesville, Texas 76240, said location having been designated by the County Commissioners (the "Commissioners") of Cooke County, Texas (or such other location as may be designated by the Commissioners after the sending of this Notice and before the time of the sale). I will make due conveyance of the Property to the purchaser or purchasers by general warranty deed binding mortgagor, its successors and assigns. The Lender may cause the sale to be canceled or adjourned from time to time without further notice.

The Property will be sold to the highest bidder, subject to the reservations hereinafter stated. Unless the Lender is the highest bidder and thus the purchaser at the sale, the purchase price must be paid in cash or other immediately available funds satisfactory to the undersigned at the conclusion of the sale. The undersigned will not be liable for any finder's fees or commissions in connection with the sale.

The Lender shall have the right to bid for and purchase the Property at the sale. If the Lender is the highest bidder and thus the purchaser of the Property, it will credit the net proceeds of the sale (after deduction of all sale expenses and other sums properly charged against the sale proceeds) against the unpaid balance of the Indebtedness.

The Property shall be sold for cash, except that Lender's bid may be by credit against the Indebtedness.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. EXCEPT AS EXPRESSLY PROVIDED HEREIN, NEITHER THE LENDER NOR THE SUBSTITUTE TRUSTEE MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

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.

EXECUTED on the 16th day of September 2025.



TRESSIE E. MCKEON
WILLIAM B. MUNSON
PETER K. MUNSON
PRINCESS D. BROWN

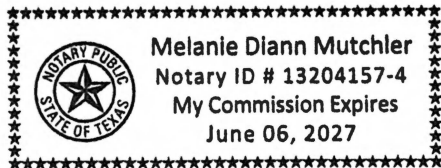
Substitute Trustees under the Deed of Trust
123 South Travis Street
Sherman, Texas 75090
Tel. (903) 893-8161

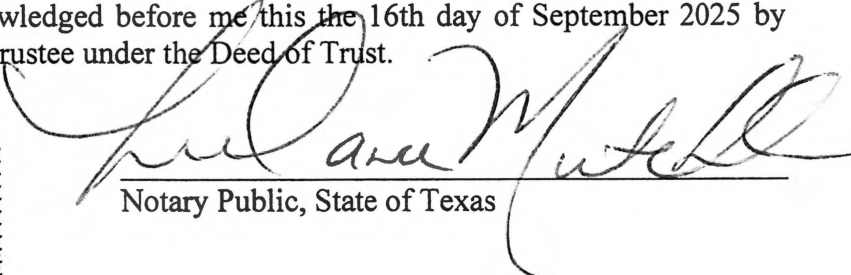
STATE OF TEXAS

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COUNTY OF GRAYSON

This instrument was acknowledged before me this the 16th day of September 2025 by
Tressie E. McKeon, as Substitute Trustee under the Deed of Trust.





Notary Public, State of Texas