NOTICE OF SUBSTITUTE TRUSTEE'S 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.

Date:

June 10 _, 2025

Deed of Trust:

June 13, 2014 Date:

Grantor:

John E. Russell dba North Concho Veterinary Clinic Beneficiary: The First National Bank of Sonora, Texas dba Sonora Bank

Patrick F. Holt Trustee:

Deed of Trust recorded as Instrument No. 201407693 of the Official Recorded in:

Public Records of Tom Green County, Texas.

1.1 acres of land out of F. E. Cramer Survey 320, Abstract 111, City Property:

> of San Angelo, Tom Green County, Texas, being more fully described in Exhibit "A" attached to that certain Deed of Trust recorded as Instrument No. 201407693 of the Official Public Records

of Tom Green County, Texas.

Substitute Trustee: Paul D. Stipanovic or Greg Gossett or Wesley M. Giesecke

2 S. Koenigheim

San Angelo, Tom Green County, Texas 76903

July 1, 2025 at 10:00 a.m. or within three hours after Date and Time of Sale of Property:

10:00 a.m.

Place of Sale of Property: At the location designated by the Tom Green County Commissioners

Court, in the foyer of the Edd B. Keyes Building at 113 West

Beauregard, San Angelo, Tom Green County, Texas.

Notice: Because of default in performance of the obligations of the Note and Deed of Trust, San Angelo Federal Credit Union's Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by the Deed of Trust.

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 the Foreclosure Sale will necessarily be made subject to all prior matters of records 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 created in favor of the Beneficiary under the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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. The Trustee or Substitute Trustee, as the case may be, reserves that right to set further reasonable conditions for conducting the Foreclosure Sale, which will be announced prior to any bidding at the Foreclosure Sale. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

By:

Paul D. Stipanovic, Substitute Trustee

STATE OF TEXAS COUNTY OF TOM GREEN

This instrument was acknowledged before me by PAUL D. STIPANOVIC, on the //day of June, 2025.

SYLVIA ESTRADA Notary Public STATE OF TEXAS ID# 418336-9 My Comm. Exp. July 23, 2025

Notary Public, State of Texas