

## **NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, by Deed of Trust dated November 21, 2022, recorded under Instrument No. 2022-03708, Book OR, Volume 678, Page 68, in the Official Public Records of Jackson County, Texas (the "Deed of Trust"), to which record reference is here made for all purposes, Rebecca Ann Murray and Kenneth M. Murray, Jr. (hereinafter called the "Mortgagor" whether one or more) granted, sold and conveyed to the Trustee named therein the real property described in Exhibit "A" attached hereto and made a part hereof for all purposes (said real property, together with any and all appurtenances, improvements and fixtures of any kind located thereon or pertaining thereto, and together with any personal property located thereon or pertaining thereto to the extent such personal property is described in and covered by the Deed of Trust, being collectively referred to herein as the "Property"), in order to secure payment of a promissory note dated November 21, 2022, in the original principal sum of \$118,000.00 executed by Rebecca Ann Murray and made payable to the order of Texas Dow Employees Credit Union (said promissory note, as modified or extended by any modifications or extensions thereof, being herein referred to as the "Note"), and payment of any and all other indebtedness secured by and described in the Deed of Trust; and

WHEREAS, Texas Dow Employees Credit Union ("Beneficiary") is the legal owner and holder of the Note and the beneficiary of the Deed of Trust; and

WHEREAS, pursuant to authority granted in the Deed of Trust, Beneficiary did appoint and designate the undersigned whose street address is 6700 N. New Braunfels Avenue, San Antonio, Texas 78209, as Substitute Trustee to act under the Deed of Trust instead of the original Trustee named therein; and

WHEREAS, the Note is in default and the entire unpaid balance thereof is due and payable and Beneficiary has demanded payment from Rebecca Ann Murray and intends to have the power of sale set forth in the Deed of Trust enforced; and

WHEREAS, Beneficiary has directed the undersigned, as Substitute Trustee, to enforce the power of sale granted under the Deed of Trust over the Property for the purpose of collecting the indebtedness secured thereby, after giving notice of the time, place and terms of such sale and of the property to be sold in compliance with the terms of the Deed of Trust and the laws of the State of Texas;

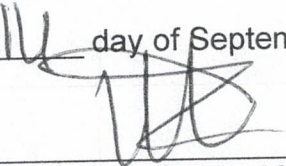
NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS:

THAT I, James L. Hollerbach, Megan Randle, Robert Randle or Ebbie Murphy, Substitute Trustee, hereby give notice that, after due publication of this Notice by posting it at the courthouse door of Jackson County, Texas at least twenty-one (21) days preceding the date of the foreclosure sale of the Property (as stated below), and after having filed this Notice in the Foreclosure Records of Jackson County, Texas, at least twenty-one (21) days preceding the date of such sale, and after having given written notice at least twenty-one (21) days preceding the date of such sale by certified

mail to each debtor obligated to pay the Note and the indebtedness secured by the Deed of Trust at the address of each such debtor according to the records of Beneficiary as required by the Deed of Trust and the laws of the State of Texas, I will sell the Property at public auction to the highest bidder or bidders for cash at the downstairs main lobby at the front door facing Main Street of the Jackson County Courthouse, 115 W. Main Street, Edna, Texas, or as designated by the County Commissioner's Office at 10:00 a.m. (at the earliest), or within three (3) hours thereafter, on October 7, 2025, that being the first Tuesday of that month.

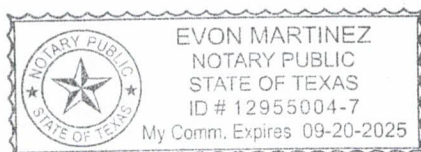
**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. The sender of the Notice is Diann M. Bartek and can be notified of the active duty military service at 112 E. Pecan, Suite 1800, San Antonio, Texas 78205.**

Executed in multiple originals on this 11 day of September, 2025.

  
James L. Hollerbach, Megan Randle,  
Robert Randle or Ebbie Murphy,  
Substitute Trustee  
6700 N. New Braunfels Avenue  
San Antonio, Texas 78209

STATE OF TEXAS       §  
                                  §  
COUNTY OF Wharton §

This instrument was acknowledged before me on the 16<sup>th</sup> day of September, 2025, by James L. Hollerbach, Megan Randle, Robert Randle or Ebbie Murphy, Substitute Trustee, on behalf of said Trust.



  
Notary Public, State of Texas