FILED

2026 MAR -9 AM 11:57

Brook Burnell
COUNTY CLERK
FRANKLIN COUNTY, TX

Notice of Substitute Trustee's Sale

Date: March 5, 2026

Trustee: Don Sapaugh

Substitute Trustee: James W. Litzler

Substitute Trustee's Address: 201 Connally
Sulphur Springs, Texas 75482

Lender: City National Bank of Sulphur Springs

Lender's Address: 201 Connally, Sulphur Springs, TX 75482

Note: Note dated June 4, 2021, in the amount of $182,000.00.

Deed of Trust:

Date: June 4, 2021

Grantor: Andre J Miller

Lender: City National Bank of Sulphur Springs

Recording information:

Vol. 410 Page 389 Official Public Records of Franklin County, Texas

Property:

See Exhibit "A" attached hereto and incorporated herein,

County: Franklin County

Date of Sale (first Tuesday of month): April 7, 2026

Time of Sale: 10:00 a.m.

Place of Sale: **Will be held on the steps on the south side of the Franklin County Courthouse**

Don Sapaugh is Trustee under the Deed of Trust. Lender has appointed James W. Litzler as Substitute Trustee under the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS". THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION. The sale will begin at the Time of Sale or not later than three hours thereafter.

JAMES W. LITZLER, Substitute Trustee

ACKNOWLEDGMENT

STATE OF TEXAS §
COUNTY OF HOPKINS §

BEFORE ME, the undersigned authority, on this day personally appeared JAMES W. LITZLER, Substitute Trustee, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that he executed the same for the purposes and consideration therein expressed, in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, on this the 5TH of March 2026.

Notary Public, State of Texas

GWEN WHITE
Notary Public
STATE OF TEXAS
Commission Expires 10/01/2028
Notary ID# 194813-8

EXHIBIT A

TRACT ONE:
All that certain tract or parcel of land situated In the GABRIEL KEITH SURVEY, A-261, Franklin County, Texas; being out of that certain tract 18 acre tract described in deed to Eppie Harris and Elmer D. Hon, recorded in Volume 101, Page 107, Deed Records Franklin County, Texas and being more particularly described as follows:

BEGINNING at a ½ inch iron pipe set for corner in the East R.O.W, line of State Highway 37 and S 1 deg. 17 min. W 340.0 feet from the point of intersection of the North boundary line of said 18 acre tract and said East R.O.W. line;

THENCE S 89 deg. 28 min. E -360.0 feet to a ½ inch iron pipe set for corner;

THENCE S 1 deg. 17 min. W -60.0 feet to a ½ inch iron pipe set for corner;

THENCE N 89 deg. 28 min. W - 360,0 feet to a ½ inch iron pipe set for corner in the East R.O.W. line of State Highway 37;

THENCE N 1 deg. 17 min. E - 60.0 feet with said R.O.W. line to the point of beginning, containing 0.496 acres, more or less.

TRACT TWO;
All that certain tract or parcel of land situated in the Gabriel Keith Survey, A-261, located about 0.95 miles S 45° W from the town square in the City of Mt. Vernon, Franklin County, Texas; being part of that certain 0.450 acres described in a Deed from Tom Ramsay, Trustee to Bill M. Rhoades and wife, Karon L. Rhoades, dated March 16, 2001, recorded in Vol. 45, Page 360, Official Public Records of Franklin County, Texas; and being more particularly described as follows:

BEGINNING at a ½" rebar set on the South East corner of said 0.450 acre tract being on the West boundary line of 2.92 acres described in a Deed to Shidell Apartments dated November 19, 1986, recorded in Vol. 207, page 110, Deed Records and being on the North East corner of a 0.496 acre tract described in a Deed to Johnny Mack Love dated January 6, 2004, recorded in Vol. 99, Page 691, Official Public Records;

THENCE N 88° 17' 41" W along the South boundary line of said 0.450 acre tract and the North boundary line of said 0.496 acre tract a distance of 200.55 feet to a ½" rebar for a corner;

THENCE N 1° 42' 19" E a distance of 53.00 feet to a ½" rebar set on the North boundary line of said 0.450 acre tract and being on the South boundary line of a 0.255 acre tract described in a Deed to Robin D. Wallace dated September 13, 2004, recorded in Vol. 115, Page 514, Official Public Records;

THENCE S 88° 17' 41" E along the North boundary line of said 0.450 acre tract and the South boundary line of said 0.255 acre tract a distance of 200.85 feet to a ½" rebar set on the North East corner of said 0.450 acre tract being on the South East corner of said 0.255 acre tract and being on the West boundary line of said 2.92 acre tract;

THENCE S 1° 22' 51", W along the East boundary line of said 0.450 acre tract and the West boundary line of said 2.92 acre tract a distance of 53.00 feet to the PLACE OF BEGINNING and containing 0.244 acres of land, more or less.