

FILED

2026 APR 13 PM 2: 54

Brook Burrell
FRANKLIN COUNTY, TX

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Deed of Trust. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deeds of trust:

- a) Date: January 30, 2024
Grantor: Madcor Properties LLC
Beneficiary: VeraBank, National Association
Substitute Trustee: Douglas A. Ritcheson, and/or Charles E. Lauffer, Jr., and/or Lance Vincent
Recording Information: Deed of Trust recorded in Volume 458, Page 733 of the Official Public Records of Franklin County, Texas

- b) Date: March 18, 2024
Grantor: Madcor Properties LLC
Beneficiary: VeraBank, National Association
Substitute Trustee: Douglas A. Ritcheson, and/or Charles E. Lauffer, Jr., and/or Lance Vincent
Recording Information: Deed of Trust recorded in Volume 460, Page 690 of the Official Public Records of Franklin County, Texas

2. Property to be Sold. The property to be sold (the "Property") is described as follows:

All that certain lot, tract or parcel of land situated in Franklin County, Texas, being more particularly described in the Deed of Trust and on what is attached hereto as Exhibit "A" and made a part hereof for all purposes.

3. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time and place:

Date: **Tuesday, May 5, 2026**

Time: The sale shall begin no earlier than 10:00 a.m. or no later than three (3) hours thereafter. The sale shall be completed by no later than 1:00 p.m.

Place: Franklin County Courthouse in Mt. Vernon, Texas, at the following location:

In the area of such Courthouse designated by the Franklin County Commissioners' Court as the area where foreclosure sales shall take place, or, if no such area has been designated, then on the South steps to the Franklin County Courthouse in Mt. Vernon, Texas.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiling may be after the date originally scheduled for this sale.

4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the date the property is sold.

The sale will be made expressly subject to unpaid ad valorem taxes and any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all other matters of record 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

A purchaser at the sale of the Property "acquires the Property 'AS IS' without any expressed or implied warranties" (except as to the warranties of title from the grantor identified in

the deed of trust described below). Any purchaser acquires the Property "at the purchaser's own risk." TEXAS PROPERTY CODE §51.009. Nothing set forth in this Notice is an express or implied representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described deed of trust.

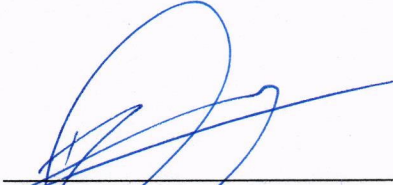
5. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Madcor Properties LLC. The deed of trusts dated January 30, 2024 and March 18, 2024, and are recorded in the office of the County Clerk of Franklin County, Texas, in Volume 458, Page 733 in Volume 460, Page 690 of the Deed Records of Franklin County, Texas.

6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including, but not limited to, (1) the January 30, 2024 promissory note in the original principal amount of \$184,000.00, executed by Madcor Properties LLC, and payable to the order of VeraBank, National Association; (2) the March 18, 2024 promissory note in the original principal amount of \$33,600.00, executed by Madcor Properties LLC, and payable to the order of VeraBank, National Association; (3) all renewals and extensions of the notes; (4) all interest, late charges, fees and other expenses payable under said note on the herein described deed of trust; and (5) all other debts and obligations described in the deed of trust (including all debts secured by any cross-collateralization clause in the deed of trust). VeraBank, National Association is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, VeraBank, National Association, Attention: Lee Loveless, telephone (903) 577-6900, ext. 3905.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has asked me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

DATED: April 9, 2026.



DOUGLAS A. RITCHESON,
Substitute Trustee
821 ESE Loop 323, Suite 530
Tyler, Texas 75701
Tel: (903) 535-2900
Fax: (903) 533-8646

Notice to Members of the Armed Forces of the United States:

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.

Certificate of Posting

I, _____, whose address is _____, declare under penalty of perjury that I filed and/or recorded this Notice of Foreclosure Sale at the office of the Franklin County Clerk and caused it to be posted at the location directed by the Franklin County Commissioners.

EXHIBIT "A"

All that certain lot, tract or parcel of land situated in Franklin County, Texas, a part of the W. H. SUMMERLIN SURVEY, Abstract No. 618, and being all of that tract of land conveyed to J1 & Kelly Properties, et al by deed recorded in Volume 336, Page 409, Official Public Records, Franklin County, Texas (OPR). This property is also known as being parts of Lot 11 and Lot 12, Broadview Addition to the City of Winnsboro, Texas, and is more specifically described by metes and bounds, to-wit:

BEGINNING at a 1/2" capped "RPLS 6020" Steel Rod Set (CSRS) in the East line of said W. Broadway Street (Hwy 11) for the northwest corner of this tract, same being the northwest corner of said Lot 12, and the southwest corner of Lot 13 of said addition, same also being a point in the North line of said Summerlin Survey and the South line of the J. Pippin Survey, Abstract No. 368, Franklin County, Texas.

THENCE: North 87 degrees 24 minutes 01 seconds East with the common line of said Surveys for a distance of 162.00 feet to a 1/2" Steel Pipe Found in the North line of said Lot 12 for the northeast corner of this tract, same being the northwest corner of the remainder of said Lot 12.

THENCE: South 02 degrees 35 minutes 59 seconds East, passing the South line of Lot 12 and the North line of said Lot 11, thence continuing for a total distance of 161.00 feet to a 1/2" Steel Pipe Found in the South line of said Lot 11, same being the North line of Winn Drive, for the southeast corner of this tract and the southwest corner of the remainder of said Lot 11;

THENCE: South 87 degrees 24 minutes 01 seconds West with the South line of said Lot 11 and the North line of said Winn Drive for a distance of 100.00 feet to a CSRS at the intersection of the North line of said Winn Drive and the East line of said W. Broadway Street, same being the southwest corner of said Lot 11;

THENCE: North 23 degrees 39 minutes 38 seconds West with the East line of said W. Broadway Street for a distance of 172.53 feet to the POINT OF BEGINNING, containing 0.484 of an acre of land.