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**BEATY LAW OFFICE**

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FRANKLIN COUNTY, TX  
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**NOTICE OF ACCELERATION OF MATURITY AND NOTICE OF FORECLOSURE**

June 11, 2025

Jeffrey Allen Bridges dba Papa J's Kitchen LLC  
124 SE CR 4298  
Scroggins, TX 75480

**RE: Notice of Acceleration of Maturity and Notice of Foreclosure**  
**Property: 327 State Highway 37, Mt Vernon, Franklin County, Texas 75457**

Deed of Trust (hereafter "Deed of Trust"):

Grantor: Jeffrey Allen Bridges dba Papa J's Kitchen LLC

Lender: Bill M. & Karon L. Rhoades

Trustee: Lanny Ramsay

Substitute Trustee: Ted Beaty

Recorded in: Vol 423, Page 43 of the Real Property Records of Franklin County, Texas

Secures: Promissory Note (hereafter "Note") dated January 1, 2022 with an original principal amount of \$170,000.00, executed by Jeffrey Allen Bridges dba Papa J's Kitchen LLC and due to the order of Bill M. & Karon L. Rhoades ("the Note").

Assignments: The Note as well as the liens and security interest of the Deed of Trust, the Guaranty, and Modification and Extension Agreement were transferred and assigned to Bill M. & Karon L. Rhoades on January 1, 2022 through an instrument recorded in Vol. 423, Page 43 of the Real Property Records of Franklin County, Texas.

Modifications and Renewals: Modification and Extension Agreement was recorded on May 16, 2022 in Vol 429 P. 633 of the Real Property Records of Franklin County, Texas.

Guaranty: This Note is guaranteed by Jeffrey Allen Bridges dba Papa J's Kitchen LLC via a Warranty Deed With Vendor's Lien dated January 5, 2022 in favor of Lender recorded January 1, 2022 in Vol 423, Page 40 of the Real Property Records of Franklin County, Texas.

Dear Jeffrey Allen Bridges

Our firm represents Bill M. & Karon L. Rhoades, the Mortgagee, in connection with your indebtedness on the Note executed by you, dated January 1, 2022, payable to the order of Bill M. & Karon L. Rhoades, in the original principal amount of \$170,000.00.

On June 11, 2025, written notice was issued to Jeffrey Allen Bridges dba Papa J's Kitchen LLC by certified mail, return receipt requested, on behalf of Bill M. & Karon L. Rhoades regarding delinquency in the payment of four installments of \$2,192.88 each constituting a default according to the terms of the Note, which is secured by a Deed of Trust. Said notice issued a demand to Jeffrey Allen Bridges dba Papa J's Kitchen LLC for past due payments and stipulating that if default was not cured, Bill M. & Karon L. Rhoades would accelerate the maturity of the note according to the terms of the loan agreement.

As of July 2, 2025, and according to the records of Bill M. & Karon L. Rhoades, Jeffrey Allen Bridges dba Papa J's Kitchen LLC has not cured the default. Therefore, Jeffrey Allen Bridges dba Papa J's Kitchen LLC has notice of acceleration of the entire unpaid principal balance plus all accrued and earned interest shall become immediately due and payable as of that time without further notice, demand, or other action. Demand is hereby made on Jeffrey Allen Bridges dba Papa J's Kitchen LLC, and any other parties or entities obligated to the note, for payment in full for the balance owed plus interest and all reasonable attorney's fees incurred in collecting these amounts.

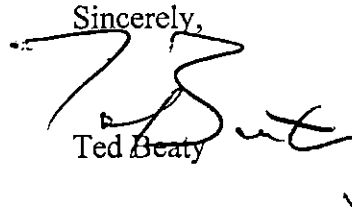
Ted Beaty, Substitute Trustee, has been instructed by Bill M. & Karon L. Rhoades to sell via a nonjudicial foreclosure sale the certain property as described in the Deed of Trust dated January 1, 2022 and other security instruments. Please find the enclosed copy of the Notice of Foreclosure Sale stipulating the time, date, location and terms of the foreclosure sale. If Mortgagor has not paid all amounts due and owing Substitute Trustee will have no choice but to proceed with the nonjudicial Foreclosure Sale at On the steps on the south side of the Franklin County, Texas courthouse, 200 N. Kaufman St., Mt. Vernon, Texas 75457, at the steps of the Franklin County Courthouse, at 2:00 p.m. to 4:00 p.m. on August 5, 2025 in accordance with the terms of the Notice of Foreclosure Sale and according to the Deed of Trust and applicable law.

If the proceeds from the sale of the property contained in the Deed of Trust are insufficient to pay off the amount owed to Bill M. & Karon L. Rhoades, then any party obligated under the terms of the Loan Documents will be obligated to repay the remainder of the debt, with the exception of any nonrecourse debts or parties protected from liability by applicable law or contract.

Nothing in this letter shall constitute a waiver of the other rights and remedies held by the Mortgagee, or preclude any default or event of default, or constitute an election of remedies with respect to the Loan Document.

Mortgagor may contact Mortgagee by phone at 903-342-5296 or by email at beatylaw@hotmail.com to obtain a complete statement or all amounts due and to arrange for payment of this debt, or to answer any question you may have. Mortgagor or Mortgagor's attorney may also contact Ted Beaty by phone at (903) 342-5296 or by email at beatylaw@hotmail.com to answer any question you may have.

If you are a member of the armed forces of the United States, assert and protect your rights. If you or your spouse is active duty military, including Texas National Guard, National Guard of another State, or a member of the reserve component of the armed forces of the United States, please send written notice of military status to the sender as soon as possible.

Sincerely,  
  
Ted Beaty

cc: Bill M. & Karon L. Rhoades