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NOTICE OF FORECLOSURE 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.

1. *Substitute Trustee.* Derek Long, Jeremy Males or Rose Males

Trustee's Address. c/o Penfold & Long, PC
5950 Sherry Lane, Suite 220
Dallas, Texas 75225

2. *Property to Be Sold.* The property to be sold is described as follows:
See Exhibit "A" attached hereto and incorporated herein for all purposes.

Commonly known as 213 Live Oak Street, Mount Vernon, Texas 75457.

3. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust filed May 25, 2022, recorded under Clerk's File No. 2022-165378 (Volume 430, Page 152) of the Real Property Records of Franklin County, Texas. The debtor is Julian Toro Herrera and Elvira Cortez.

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

Date: Tuesday, the 4th day of November, 2025.

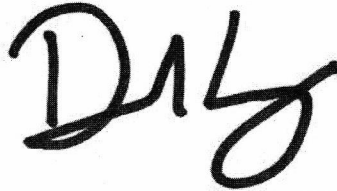
Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by no later than 4:00 p.m.

Place: Franklin County Courthouse, located at 200 N. Kaufman Street, Mount Vernon, Texas 75457, or any other area as designated by the County Commissioners of Franklin County, Texas, pursuant to Section §51.002 of the Texas Property Code as amended.

Surety Family Acquisitions, LLC, a Texas limited liability company ("Mortgagee") has appointed Derek Long, Jeremy Males or Rose Males as Substitute Trustee to act under the Deed of Trust. Mortgagee has instructed Substitute Trustee to offer the Property for sale toward satisfaction of the Note.

Notice is given that on the Date, Time and Place of Sale, Substitute Trustee will offer the property for sale at public auction at the Place, 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, IF ANY, IN THIS DISPOSITION. The earliest time the sale will occur is the Time, and the sale will be conducted no later than three hours thereafter.

DATED: OCTOBER 7, 2025.



Derek Long
Penfold & Long, PC
5950 Sherry Lane, Suite 220
Dallas, Texas 75225
Tel: (214) 559-3131
Fax: (214) 521-2428
Email: Derek@PenfoldLong.com

CERTIFICATE OF POSTING

I am Derek Long whose address is 5950 Sherry Lane, Suite 220, Dallas, Texas 75225. I declare under penalty of perjury that on October 7, 2025, 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 Court.



Derek Long

EXHIBIT A

Being a lot, tract or parcel of land situated in the W.S. Keith Survey, Abstract No. 270, Franklin County, Texas, and being part of that certain tract of land conveyed from Joe Hall et al to Minnie Laughton, by Warranty Deed, as recorded in Volume 049, Page 390, Real Property Records, Franklin County, Texas, and also being part of Lot No. 7, all of Lot No. 6, and part of Lot No. 5, Block No. 4, Martin Addition, an addition to the City of Mt. Vernon, Franklin County, Texas, as recorded in Volume W, Page 324, Deed Records, Franklin County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod set with a yellow plastic cup stamped (DCA INC) in the West line of said Laughton tract, in the East line of Live Oak Street, and the West line of said Lot No. 7, from said point, a 1/2 inch iron rod set with a yellow plastic cap stamped (DCA INC) at the Northwest corner of said Laughton tract, and the Southwest corner of a tract of land conveyed to Leon Waters, by Warranty Deed, as recorded in Volume 069, Page 250, Deed Records, Franklin County, Texas, bears North 08 Degrees 00 Minutes 00 Seconds East, a distance of 15.01 feet, and = 1/2 inch iron rod found, bears North 03 Degrees 00 Minutes 00 Seconds East, a distance of 444.29 feet;

THENCE, South 82 Degrees 18 Minutes 54 Seconds East, a distance of 121.75 feet to a 1/2 inch iron rod set with a yellow plastic cap stamped (DCA INC) in the East line of said Laughton tract, in the West line of a 20 foot wide alley per recorded plat, and the East line of said Lot No. 7, from said point, a 1/2 inch iron rod set with a yellow plastic cap stamped (DCA INC) at the Northeast corner of said Laughton tract, and the Southeast corner of said Waters tract, bears North 08 Degrees 00 Minutes 00 Seconds East a distance of 14.34 feet, and a 1/2 inch iron rod found, bears North 08 Degrees 00 Minutes 60 Seconds East, a distance of 467.64 feet and a 3/8 inch iron pipe found, bears North 08 Degrees 60 Minutes 00 Seconds East, a distance of 467.63 feet, and North 86 Degrees 56 Minutes 08 Seconds East, a distance of 20.26 feet;

THENCE, South 08 Degrees 60 Minutes 00 Seconds West, with the East line of said Laughton tract the East line of said Lot Nos. 7 thru 5, and the West line of said alley, a distance of 120.66 feet to a 1/2 inch iron rod set with a yellow plastic cap stamped (DCA INC), from said point, a 1/2 inch iron rod set with a yellow plastic cap stamped (DCA INC.), bears South 08 Degrees 00 Minutes 00 Seconds West, a distance of 135.00 feet;

THENCE North 82 Degrees 00 Minutes 00 Seconds West, with a division line a distance of 121.75 feet to a 1/2 inch iron rod set with a yellow plastic cap stamped (DCA INC) in the West line of said Lot No. 5, the West line of said Laughton tract, and the East line of said Live Oak

Street, from said point, a 1/2 inch iron rod set with a yellow plastic cap stamped (DCA INC), bears South 08 Degrees 00 Minutes 06 Seconds West a distance of 135.00 feet;

THENCE, North 08 Degrees 00 Minutes 00 Seconds east, with the West line of said Laughton tract, the East line of said Live Oak Street, and the West line of said Lot Nos. 5 thru 7, a distance of 119.99 feet to the POINT OF BEGINNING and CONTAINING 14,649 square feet or 0.34 acres of land, more or less.