

FILED

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Brook Burrell
COUNTY CLERK
FRANKLIN COUNTY, TX

Notice of Confidentiality Rights: If you are a natural person, you may remove or strike any or all of the following information from any instrument that transfers an interest in real property before it is filed for record in the public records: your Social Security number or your driver's license number.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: October 14, 2025

NOTE: Promissory Note described as follows:

Date: June 28, 2024

Maker: Brian Proctor, an individual

Payee: b1BANK

Original Principal Amount: \$950,000.00

DEED OF TRUST: Second Lien Leasehold Deed of Trust, Security Agreement, Assignment of Lease, Assignment of Rents, and Financing Statement described as follows:

Date: June 28, 2024

Grantor: Brian Eason Proctor and Karin Brazeau Proctor, jointly and severally

Trustee: Matthew Greenman

Beneficiary: b1BANK

Recorded: Instrument No. 172218 in the real property records of Franklin County, Texas

LENDER: b1BANK

BORROWER: Brian Proctor, an individual

PROPERTY: As defined in the Deed of Trust, including the leasehold interest in the real property described more particularly on Exhibit A.

SUBSTITUTE TRUSTEE: JIM MILLS, SUSAN MILLS, GEORGE HAWTHORNE, ED HENDERSON, KEATA SMITH, STEPHANIE HERNANDEZ, ANGIE BROOKS, ANDREW MILLS-MIDDLEBROOK, K. BLAIR BENNETT and JOE REIMER

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

November 4, 2025, the first Tuesday of the month, to commence at 1:00 p.m., or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

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 551.002 of the Texas Property Code as amended.

NOTICE

Assert and protect your rights as a member of the armed forces of the United States. If you 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.

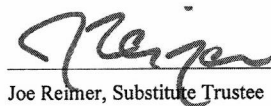
RECITALS

Default has occurred in the payment of the Note and in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

The Deed of Trust may encumber both real and personal property. Formal notice is now given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and Texas Business and Commerce Code section 9.604(a).

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

EXECUTED as of October 14, 2025.



Joe Reimer, Substitute Trustee

After recording, please return original to:

Phelps Dunbar LLP
2102 E SH 114, Suite 207
Southlake, Texas 76092
Attn: Joe Reimer

EXHIBIT A
Property

The Leasehold Estate in and to all that certain lot, tract or parcel of land situated in Franklin County, Texas, and being a part of the R.L. Wilson Survey, A-686 and being all of Lot 23, SOUTH PARK ADDITION, as shown by revised replat of record in Vol. F, Page 192, and PC 114A, Plat Records, Franklin County, Texas.