

FILED

Notice of Substitute Trustee's Sale

2025 DEC 29 PM 1:14

Date: December 23, 2025

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 March 31, 2023, in the amount of \$38,800.00.

Deed of Trust:

Date: March 31, 2023

Grantor: Elisa Custar and husband, Scott Custar

Lender: City National Bank of Sulphur Springs

Recording information:

Instrument No. 168349, Vol. 444 Page 810 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): February 3, 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**

Brook Burrell
COUNTY CLERK
FRANKLIN COUNTY, TX

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.



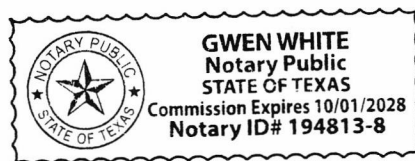
JAMES W. LITZLER, Substitute Trustee

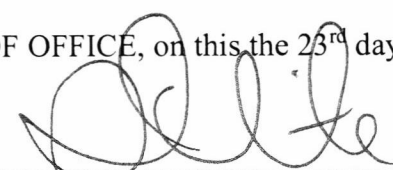
ACKNOWLEDGMENT

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 23rd day of December 2025.





Notary Public, State of Texas

EXHIBIT "A"

Tract One:

All that certain tract or parcel of land situated in the County of Franklin, State of Texas, being in the DAVID COOTS SURVEY, ABSTRACT NO. 548 and the W. M. SPARKS SURVEY, A-428, and being a part of that certain residue of a 40 acre tract described in a Deed from Mable J. Hill, to Robert Matthew Hutchins, filed May 19, 2017, recorded in Volume 339, Page 591, Official Public Records of said County, and bounded as follows:

Beginning at a point for corner on the centerline of the South Fork of Little Cypress Creek, same being on the Westernmost NBL of the residue of said 40 acre tract and being on the common Westernmost SBL of that certain called 196.978 acre tract described in Deed from Richard M. Hamrick, et al, to Clayton W. Downing, et ux, Wanda Newsom, filed August 02, 1999, recorded in Volume 22, Page 581, Real Property Records of said County and being on the SEC of a 2.321 acre tract surveyed out of said called 196.978 acre tract and also being on the West right-of-way line of State Highway 37;

Thence South 00° 41' 55" East, along the West right-of-way line of State Highway 37, for a distance of 258.46 feet to a 5/8 Inch Iron rod found on the NEC of a 3.382 acre tract described in a Deed from Shirley Marie McCurdy, et al, to Marleza Aguilar and Roberto Reyes Gonzalez, filed January 17, 2014, recorded in Volume 290, Page 283, Official Public Records of said County;

Thence North 62° 59' 14" West, along the Westernmost SBL of the residue of said 40 acre tract and the NBL of said 3.382 acre tract, for a distance of 258.57 feet to a 5/8 inch iron rod found on the Westernmost SWC of the residue of said 40 acre tract and being on the Westernmost EBL of a 56.303 acre tract described in a Deed from Floyd L. Gray, et ux, Rachel M., to Ronald G. Reed, et ux, Robyn S., filed January 21, 1985, recorded in Volume 186, Page 653, Deed Records of said County;

Thence North 5° 29' 01" East, along the Westernmost WBL of the residue of said 40 acre tract and the Westernmost EBL of said 56.303 acre tract, for a distance of 151.29 feet to a point for corner on the centerline of said Little Cypress Creek and being on the SWC of said 2.321 acre tract;

Thence in an Easterly direction with the centerline of said Little Cypress Creek and the SBL of said 2.321 acre tract as follows:

North 53° 51' 30" East, for a distance of 48.22 feet to a point for corner,
South 89° 33' 17" East, for a distance of 50.28 feet to a point for corner,
South 17° 28' 53" East, for a distance of 44.39 feet to a point for corner,
North 61° 34' 36" East, for a distance of 53.96 feet to a point for corner, and
South 71° 30' 18" East, for a distance of 66.17 feet to the Place of Beginning containing 1.119 acres, more or less.

Tract Two:

All that certain tract or parcel of land situated in the County of Franklin, State of Texas, being in the DAVID COOTS SURVEY, ABSTRACT NO. 548, being a part of that certain called 196.978 acre tract described in Deed from Richard M. Hamrick, et al, to Clayton W. Downing, et ux, Wanda Newsom, filed August 02, 1999, recorded in Volume 22, Page 581, Real Property Records of said County, and bounded as follows:

Beginning at a point for corner on the centerline of the South Fork of Little Cypress Creek on the common Westernmost SBL of said 196.978 acre tract, same being on the Westernmost NBL of the residue of a 40 acre tract described in a Deed from Mable J. Hill, to Robert Matthew Hutchins, filed May 19, 2017, recorded in Volume 339, Page 591, Official Public Records of said County, and being on the West right-of-way line of State Highway 37;

Thence in a Westerly direction with the meander of said Creek and the recognized SBL of said 196.978 acre tract and the NBL of the residue of said 40 acre tract as follows:

North 71° 30' 18" West, for a distance of 66.17 feet to a point for corner,
South 61° 34' 36" West, for a distance of 53.96 feet to a point for corner,
North 17° 28' 53" West, for a distance of 44.39 feet to a point for corner,
North 89° 33' 17" West, for a distance of 50.28 feet to a point for corner,
South 53° 51' 30" West, for a distance of 48.22 feet to a point for corner on the Westernmost EBL of a 56.303 acre tract described in a Deed from Floyd L. Gray, et ux, Rachel M., to Ronald G. Reed, et ux, Robyn S., filed January 21, 1985, recorded in Volume 186, Page 653, Deed Records of said County;

Thence North 00° 59' 36" West, generally along the fenced Westernmost EBL of said 56.303 acre tract at a distance of 39.77 feet passing a 24 inch diameter found for reference and continuing a total distance of 512.02 feet to a 1/2 inch Iron rod found on an inner Ell corner of said 56.303 acre tract;

Thence South 77° 58' 41" East, generally along the fenced Northernmost SBL of said 56.303 acre tract, for a distance of 214.55 feet to an 8 inch diameter wood fence corner post found on the Northernmost SEC of said 56.303 acre tract and being on the West right-of-way line of said State Highway 37;

Thence South 1° 24' 58" East, along the West right-of-way line of said State Highway 37, for a distance of 476.99 feet to the Place of Beginning containing 2.321 acres, more or less.