

DEED OF TRUST

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**Terms**

Date: JAN 15th, 20 26

Grantor: EDDIE HARRIS PAMELA K HARRIS  
Grantor's Mailing Address: 4501 FM 2101  
GREENVILLE TX 75402

Trustee: J. Andrew Bench or current Chairman of the Hunt County Bail Bond Board

Trustee's Mailing Address: 2507 Lee Street, Greenville, Hunt County, Texas 75401

Bondholder: HUNT County Bail Bond Board  
Bond Holder's Mailing Address: 2507 Lee Street, Greenville, Hunt County, Texas 75401

Bond(s): All present and future Bonds issued by Grantor to Bondholder. Grantor is pledging 100 % of the appraised value of the pledged property.

Property (including any improvements):  
PROPERTY ID 89746  
55505 WHISKERS RETREAT PHASE  
2-2 LOT 341 ACRES 1.38

Prior Lien: \_\_\_\_\_

**Other Exceptions to Conveyance and Warranty:**

This conveyance is subject to all valid building and use restrictions, easements and right-of-way of record, visible or apparent, if any, and valid reservations of oil, gas and other mineral interests, if any.

For value received and to secure payment of the Bond(s), Grantor conveys the Property to Trustee in trust. Grantor warrants and agrees to defend the title to the Property, subject to the other Exceptions to Conveyance and Warranty. When Grantor ceases issuing bonds in HUNT County and upon payment of the Bond(s) and all other amounts secured by this deed of trust, this deed of trust will have no further effect, and Bondholder will release it at Grantor's expense.

**CLAUSES AND COVENANTS**

**A. Grantor's Obligations**

Grantor agrees to ----

1. Keep the Property in good repair and condition;
2. Pay all taxes and assessments on the property before delinquency;

3. Defend title to the property subject to the other Exceptions to Conveyance and Warranty and preserve the lien's priority as it is established in this deed of trust;
4. Maintain, in a form acceptable to Bondholder, an insurance policy that---
  - A. Covers all improvements for their full insurable value as determined when the policy is issued and renewed, unless Bondholder approves a smaller amount in writing;
  - B. Contains an 80.0% co-insurance clause;
  - C. Provides fire and extended coverage, including windstorm clause;
  - D. Protects Bondholder with a standard mortgage clause;
  - E. Provides flood insurance at any time the Property is in a flood hazard area; and
  - F. Contains such other coverage as Bondholder may reasonably require;
5. Comply at all times with the requirements of the 80.0% co-insurance clause;
6. Deliver the insurance policy to Bondholder within 10 days of the date of this deed of trust and deliver renewals to Bondholder at least 15 days before expiration;
7. Obey all laws, ordinances, and restrictive covenants applicable to the Property;
8. Keep any buildings occupied as required by the insurance policy; and
9. If the lien of this deed of trust is not a first lien, pay or cause to be paid all prior lien notes and abide by or cause to be abided by all prior lien instruments.

**B. Bondholder's Rights**

1. Bondholder may appoint in writing a substitute trustee, succeeding to all rights and responsibilities of Trustee.
2. Bondholder may, from any proceeds received under the insurance policy, either (1) retain the proceeds as a cash bond or (2) repair or replace damaged or destroyed improvements covered by the policy.
3. If the Grantor fails to perform any of Grantor's obligations, Bondholder may perform those obligations and be reimbursed by Grantor on demand for any amounts so paid, including attorney's fees, plus interest on those amounts from the dates of payment at the lesser of 18.0% per annum or the maximum rate allowed by law. The amount to be reimbursed will be secured by this deed of trust
4. If a final judgment forfeiting a Bond is entered against the Grantor and Grantor fails to immediately pay the amount of the final judgment, or if Grantor fails to perform any of Grantor's obligations and the default continues after any required notice of the default and the time allowed to cure, Bondholder may -
  - A. Direct Trustee to foreclose this lien, in which case Bondholder or Bondholder's agent will cause notice of the foreclosure sale to be given as provided by the Texas Property Code as then in effect; and
  - B. Purchase the property at any foreclosure sale by offering the highest bid and then have the bid credited on the amount of the final judgment.
5. Bondholder may remedy any default without waiving it and may waive any default without waiving any prior or subsequent default.

### **C. Trustee's Rights and Duties**

If directed by Bondholder to foreclosure the lien, Trustee will -

1. Either personally or by agent give notice of the foreclosure sale as required by the Texas Property Code as then in effect:
2. Sell and convey all or part of the property "as is" to the highest bidder for cash with a general warranty binding Grantor, subject to the prior lien and to other exceptions to Conveyance and Warranty and without representation or warranty, express or implied, by Trustee:
3. From the proceeds of the sale, pay, in this order ----
  - A. Expenses of foreclosure, including a reasonable commission to Trustee;
  - B. To Bondholder, the full amount of principal, interest, attorney's fees, and other charges due and unpaid;
  - C. Any amounts required by law to be paid before payment to Grantor; and
  - D. To Grantor, any balance; and
4. Be indemnified by Bondholder against all costs, expenses, and liabilities incurred by Trustee for acting in the execution or enforcement of the trust created by this deed of trust, which includes all court and other costs, including attorney's fees, incurred by Trustee in defense of any action or proceeding taken against Trustee in that capacity.

### **D. General Provisions**

1. If any of the property is sold under this deed of trust, Grantor must immediately surrender Possession to the purchaser. If Grantor fails to do so, Grantor will become a tenant at sufferance of the purchaser, subject to an action for forcible detainer.
2. Recitals in any Trustee's deed conveying the property will be presumed to be true.
3. Proceeding under this deed of trust, filing suit for foreclosure, or pursuing any other remedy will not constitute an election of remedies.
4. This lien will remain superior to liens later created even if (i) the maturity date for the Bond(s) is dated after the date hereof or (ii) part of the property is released.
5. Grantor assigns the Bondholder all amount payable to or received by Grantor from condemnation of all or part of the property, from private sale in lieu of condemnation, and from damages caused by public works or construction on or near the property. After deducting any expenses incurred, including attorney's fees and court and other costs, Bondholder will either release any remaining amounts to Grantor or hold such amount as a cash bond. Bondholder will not be liable for failure to collect or to exercise diligence in collecting any such amounts. Grantor will immediately give Bondholder notice of any actual or threatened proceedings for condemnation of all or part of the property.
6. Grantor assigns to Bondholder absolutely, not only as collateral, all present and future rent and other income and receipts from the property. Grantor warrants the validity and enforceability of the assignment. Grantor may as Bondholder's licensee collect rent and other income and receipts as long as the Grantor is not in default under any Bond(s) or this deed of trust. If Grantor defaults in payment of any Bond(s) or performance of this deed of trust, Bondholder may terminate Grantor's license to collect rent and other income and then as Grantor's agent may rent the property and collect all rent and other income and receipts. Bondholder neither has nor assumes any obligations as lessor or landlord with respect to any occupant of the property. Bondholder may apply all rent and other income and receipts collected under this paragraph first to expenses incurred in exercising Bondholder's rights and remedies and then to Grantor's obligations under the Bond(s) and this deed of trust in the order determined by Bondholder. Bondholder is not required to act under this paragraph, and acting under this paragraph does not waive any of Bondholder's other rights or

remedies. If Grantor becomes a voluntary or involuntary debtor in bankruptcy, Bondholder's filing a proof of claim in bankruptcy will be determined equivalent to the appointment of a receiver under Texas law.

7. Interest on the debt secured by this deed of trust will not exceed the maximum amount of non-usurious interest that may be contracted for, taken, reserved, charged, or received under law. Any interest in excess of that maximum amount will be credited on the principal of the debt or, if that has been paid, refunded. On any acceleration or required or permitted prepayment, any such excess will be canceled automatically as of the acceleration or prepayment or, if already paid, credited on the principal of the debt or, if the principal of the debt has been paid, refunded. This provision overrides any conflicting provisions in this and all other instruments concerning the debt.
8. At least 15 days before taxes and assessments on the property become delinquent, Grantor agrees to furnish Bondholder evidence satisfactory to Bondholder that all taxes and assessments on the property have been paid.
9. When the context requires, singular nouns pronouns include the plural.
10. The term Bond(s) includes all present and future Bond(s) issued by Grantor to Bondholder and all amounts secured by this deed of trust.
11. This deed of trust binds, benefits, and may be enforced by the successors in interest of all parties.
12. Grantor and each surety, endorser, and guarantor of the Bond(s) waive all demand for payment, presentation for payment, notice of intention to accelerate maturity, notice of acceleration of maturity, protest, and notice of protest, to the extent permitted by law.
13. Grantor agrees to pay reasonable attorney's fees, trustee's fees, and court and other costs of enforcing Bondholder's rights under this deed of trust if this deed of trust is placed in the hands of an attorney for enforcement.
14. If any provision of this deed of trust is determined to be invalid or unenforceable, the validity or enforceability of any other provision will not be affected.
15. Grantor represents that this deed of trust is given to secure all Bond(s) presently issued to bondholder and which may be issued to Bondholder in the future.

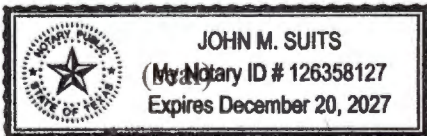
*Edna Hunt*  
*Janella K. Harris*

THE STATE OF TEXAS ~ COUNTY OF HUNT

Before me, a Notary Public, on this day personally appeared *EDNA HARRIS JANELLA K. HARRIS* known to me, or proved to me through *DRIVERS LICENSE* (description of identity card or other document) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this *15th* day *Jan*, 20 *26*.

*John M. Suits*  
Notary Public  
Printed Name: *John M. Suits*  
Commission Expires: *12-20-27*





**GERMANIA FARM MUTUAL  
AMENDED DECLARATIONS**



Hunt County Bail Bond Board  
PO Box 1316  
Greenville, TX 75403-1316

**INSURED:** 105549155 **PH:** (903) 217-3955  
Edward R Harris  
Pamela K Harris  
4501 Fm 2101  
Greenville, TX 75402-5367

**POLICY NUMBER**  
7-600-12249306

**POLICY PERIOD 12:01AM STANDARD TIME**  
10/28/2025 TO 10/28/2026

**GERMANIA FARM MUTUAL INSURANCE ASSOCIATION**  
**PO BOX 645**  
**BRENHAM TX 77834-0645**

**AGENT:** 0616 PH: (903) 494-5512  
Insurance Group of North Texas LLC  
8709 Wesley St Ste F  
Greenville TX 75402-3828

Policy Premium	\$1,753.00
Total Fees	\$0.00
Total Policy Premium	\$1,753.00
ADD/RETURN.....	\$0.00

**Amended Effective Date: 10/30/2025**

**THIS IS NOT A BILL. Invoices are mailed separately.**

**COVERAGE A (DWELLING)**

UNIT	OCCUPANCY	BRIEF DESCRIPTION	DEDUCTIBLE	ENDORSEMENT	LIMIT OF LIABILITY	PREMIUM
1	Immediate Family	Year Of Construction 1997, Frame with Cement Type Siding Manufactured Home 1 Story, 1120 LA, 224 SF Porch 2017 Composition Shingle - Architectural		GFM 065 GFM 603 GFM 810 GFM DED GFM145	\$75,867.00	\$1,839.00
1		Roof Payment Schedule (75.4%)		GFM RPS GFM RPT		Included
1		Equipment Breakdown Coverage	\$1,000.00	GFM EB1	\$75,867.00	\$75.00
1		Other Structures Total Liability Limit DEDUCTIBLE CLAUSE 1 WIND AND HAIL DEDUCTIBLE CLAUSE 2 OTHER INSURED PERILS DEDUCTIBLE CLAUSE 3 NAMED STORM	\$759.00 \$1,000.00 \$759.00		\$7,587.00	

**COVERAGE B (UNSCHEDULED PERSONAL PROPERTY) - UNLESS NOTED DED 1 OR 2 APPLY**

UNIT	OCCUPANCY	BRIEF DESCRIPTION	DEDUCTIBLE	ENDORSEMENT	LIMIT OF LIABILITY	PREMIUM
1	Immediate Family	Unscheduled Personal Property - Standard		GFM 065 GFM 365 GFM 603 GFM145	\$15,000.00	

**SEE CONTINUATION FOR ADDITIONAL DATA**

8-C

**COVERAGE B (UNSCHEDULED PERSONAL PROPERTY) - UNLESS NOTED DED 1 OR 2 APPLY**

UNIT	OCCUPANCY	BRIEF DESCRIPTION	DEDUCTIBLE	ENDORSEMENT	LIMIT OF LIABILITY	PREMIUM
		DEDUCTIBLE CLAUSE 1 WIND AND HAIL	\$759.00			
		DEDUCTIBLE CLAUSE 2 OTHER INSURED PERILS	\$1,000.00			
		DEDUCTIBLE CLAUSE 3 NAMED STORM	\$759.00			

**OTHER COVERAGES / DISCOUNTS**

UNIT	OCCUPANCY	BRIEF DESCRIPTION	DEDUCTIBLE	ENDORSEMENT	LIMIT OF LIABILITY	PREMIUM
1	Immediate Family	Affinity Group Discount				-\$51.00
1	Immediate Family	Loyalty Discount				-\$110.00

**PROPERTY LOCATION**

498 Ole Wagon Rd, Quinlan, TX-75474-8436, Hunt County Territory 017

**MORTGAGEE**

**UNIT**

1 LOAN  
 Hunt County Bail Bond Board  
 PO Box 1316  
 Greenville, TX 75403-1316

**FORMS AND ENDORSEMENTS**

Forms and Endorsements applying to this policy and made part of this policy at time of issue:

GFM900

Amended Effective Date:

10/30/2025

OTHER COVERAGES, LIMITS, CONDITIONS AND EXCLUSIONS MAY APPLY - REFER TO YOUR POLICY.

**GENERAL INFO**

**ACCOUNT**

Property ID: 78397  
 Geographic ID: 4928-0000-1170-56  
 Type: R  
 Zoning:  
 Agent:  
 Legal Description: S4928 SHADY OAKS LOT 117-118 ACRES 1.0207  
 Property Use:

**OWNER**

Name: HARRIS EDDIE R & PAMELA K  
 Secondary Name:  
 Mailing Address: 4501 FM 2101 GREENVILLE TX US 75402  
 Owner ID: 532908  
 % Ownership: 100.000000  
 Exemptions:

**LOCATION**

Address: 498 OLE WAGON RD, QUINLAN TX 75474  
 Market Area:  
 Market Area CD: SQL-MH  
 Map ID:

**PROTEST**

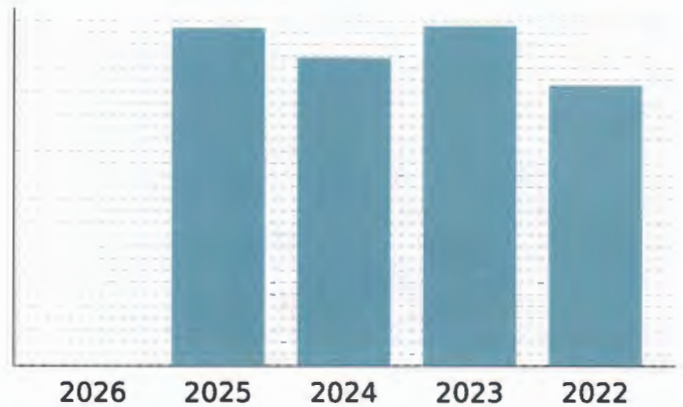
Protest Status:  
 Informal Date:  
 Formal Date:

**VALUES**

**CURRENT VALUES**

Land Homesite: N/A  
 Land Non-Homesite: N/A  
 Special Use Land Market: N/A  
 Total Land: N/A  
 Improvement Homesite: N/A  
 Improvement Non-Homesite: N/A  
 Total Improvement: N/A  
 Market: N/A  
 Special Use Exclusion (-): N/A  
 Appraised: N/A  
 Value Limitation Adjustment (-): N/A  
 Net Appraised: N/A

**VALUE HISTORY**



**VALUE HISTORY**

Year	Land Market	Improvement	Special Use Exclusion	Appraised	Value Limitation Adj (-)	Net Appraised
2026	N/A	N/A	N/A	N/A	N/A	N/A
2025	\$69,200	\$72,640	\$0	\$141,840	\$0	\$141,840
2024	\$65,110	\$64,160	\$0	\$129,270	\$0	\$129,270
2023	\$74,360	\$68,430	\$0	\$142,790	\$0	\$142,790
2022	\$48,870	\$68,830	\$0	\$117,700	\$0	\$117,700

## TAXING UNITS

Unit	Description	Tax Rate	Net Appraised	Taxable Value
GHT	HUNT COUNTY	N/A	N/A	N/A
HHO	HUNT MEMORIAL HD	N/A	N/A	N/A
SQL	QUINLAN ISD	N/A	N/A	N/A

DO NOT PAY FROM THIS ESTIMATE. This is only an estimate provided for informational purposes and may not include any special assessments that may also be collected. Please contact the tax office for actual amounts.

## IMPROVEMENT

Improvement #1: Residential Improvement Value: N/A Main Area: 1,345  
 State Code: A2 Description: MOBILE HOME Gross Building Area: 2,741

Type	Description	Class CD	Exterior Wall	Number of Units	EFF Year Built	Year	SQFT
MA	MAIN AREA	MD4		1	1997	1997	1,120
MAA	LIVING AREA ANNEX	MD4		1	1997	1997	225
CP	CARPORT	MD4		1	1997	1997	900
PO	OPEN PORCH W/ROOF	MD4		1	1997	1997	196
SSA	STG SHED/WORKSHOP	MD4		1	1997	1997	300

### Improvement Features

Improvement #2: Misc Imp Improvement Value: N/A Main Area: 0  
 State Code: A3 Description: SI Gross Building Area: 1

Type	Description	Class CD	Exterior Wall	Number of Units	EFF Year Built	Year	SQFT
SI1	SITE IMPROVEMENT	*		1	2005	2004	1

### Improvement Features

## LAND

Land	Description	Acres	SQFT	Cost per SQFT	Market Value	Special Use Value
RR	RESIDENTIAL, RURAL	1.0207	44,460	\$1.56	N/A	N/A

## DEED HISTORY

Deed Date	Type	Description	Grantor/Seller	Grantee/Buyer	Book ID	Volume	Page	Instrument
9/2/20	QCD	QUITCLAIM DEED	WILLIAMS MICHAEL G	HARRIS EDDIE R & PAMELA K		2021	12362	
7/11/08	CD	CONTRACT FOR DEED	HOFFMAN FRANK H	WILLIAMS MICHAEL G		1775	1	11041
5/10/95	CD	CONTRACT FOR DEED	HANSARD HARRY F & DORIS E	HOFFMAN FRANK H		353	390	
2/25/93	WD	WARRANTY DEED	HANSARD HARRY F / DORIS E	HANSARD HARRY F & DORIS E		264	806	

Deed Date	Type	Description	Grantor/Grantee	Grantee/Buyer	Book ID	Volume	Page	"Recording"
3/25/92	CD	CONTRACT FOR DEED	DOWNEY GEORGE \ RUBY	HANSARD HARRY F/ DORIS E				
6/9/87	SWD	SPECIAL WARRANTY	DOWNEY GEORGE \ RUBY	DOWNEY GEORGE \ RUBY		65	587	