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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 AND
APPOINTMENT OF SUBSTITUTE TRUSTEES**

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: JANUARY 8, 2025

NOTE: Note described as follows:

Date:	MAY 31, 2013
Maker:	JEFFREY A. FRANCIS
Payee:	LAKESIDE NATIONAL BANK
Original Principal	
Amount:	\$163,800.00

FILED FOR RECORD
at 10:14 o'clock 4 M

JAN 14 2024
BECKY LANDRUM
County Clerk, Hunt County, Tex.
by *[Signature]*

DEED OF TRUST: Deed of Trust described as follows:

Date:	MAY 31, 2013
Grantor:	JEFFREY A. FRANCIS
Trustee:	M. LYN MCCREARY OR BILL FORBUS
Beneficiary:	LAKESIDE NATIONAL BANK
Recorded:	Instrument No. 2013-6552, Real Property Records of HUNT COUNTY, TEXAS.

LENDER: LAKESIDE NATIONAL BANK

BORROWER: JEFFREY A. FRANCIS

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN HUNT COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN

FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST***

SUBSTITUTE TRUSTEE: RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT, ROBERT LAMONT, DAVID GARVIN, KELLY GODDARD, DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, 8th Floor
Dallas, Texas 75219

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

MARCH 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:

In HUNT County, Texas, at the HUNT COUNTY COURTHOUSE, 2507 LEE STREET, GREENVILLE, TX 75401, THE COMMON AREA AT THE BASE OF THE CENTRAL STAIRWAY ON THE 2ND FLOOR INSIDE THE COURTHOUSE, OR THE BASE OF THE NORTH STEPS OUTSIDE THE COURTHOUSE, IN THE EVENT THE COURTHOUSE IS CLOSED OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

RECITALS

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 due to a default in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

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, I, as 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.

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.

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows:

Date:	MAY 31, 2013
Grantor:	JEFFREY A. FRANCIS
Trustee:	M. LYN MCCREARY OR BILL FORBUS
Beneficiary:	LAKESIDE NATIONAL BANK
Recorded:	Instrument No. 2013-6552, Real Property Records of HUNT COUNTY, TEXAS.

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN HUNT COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST***

SUBSTITUTE TRUSTEE: RANDY DANIEL, CINDY DANIEL, JIM O'BRYANT, ROBERT LAMONT, DAVID GARVIN, KELLY GODDARD, DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, 8th Floor
Dallas, Texas 75219

Each Substitute Trustee is appointed **effective as of JANUARY 8, 2025**, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

By:

Name: William Jennings, Attorney for
LAKESIDE NATIONAL BANK

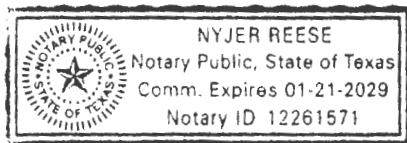
THE STATE OF TEXAS

COUNTY OF DALLAS

§
§
§

BEFORE ME, the undersigned authority, on this day appeared WILLIAM JENNINGS,
and after being by me duly sworn, stated that she executed the foregoing instrument for the
purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on JANUARY 8, 2025



Notary Public, State of Texas

Notice of Sale executed by:

Name: Randy Daniel

Substitute Trustee

EXHIBIT "A"

TRACT ONE:

All that certain lot, tract or parcel of land situated in the William Mason Survey, Abstract No. 650, Hunt County, Texas, and being known as part of that tract of land described in a Deed from the Veterans Land Board to Betty Jean Myrick as recorded in Volume 757, Page 45 of the Official Public Records of Hunt County, Texas, and being more particularly described as follows:

BEGINNING at a 1/2" iron rod found for corner in the East line of F.M. Highway No. 1565 at the Northwest corner of the above cited Myrick tract;

THENCE S. 64 deg. 07 min. 28 sec. E. with the North line of said Myrick tract a distance of 1699.13 feet to a 1/2" iron rod found for corner at the Northeast corner of said Myrick tract;

THENCE S. 35 deg. 35 min. 50 sec. W. with the East line of said Myrick tract a distance of 402.45 feet to a 1/2" iron rod found for corner at the Southeast corner of said Myrick tract;

THENCE N. 64 deg. 05 min. 41 sec. W. with the South line of said Myrick tract, passing a 3/8" iron rod found at a distance of 325.55 feet and continuing with the South line of said Myrick tract for a total distance of 1578.52 feet to a 1/2" iron rod with plastic cap stamped "STOVALL & ASSOC." set (hereinafter called 1/2" iron rod set) for corner in the East line of F.M. Highway No. 1565 at the Southwest corner of said Myrick tract at the beginning of a non-tangent curve to the right, from which a 1/2" iron rod found bears N. 64 deg. 05 min. 41 sec. W. a distance of 1.11 feet;

THENCE in a Northeasterly direction with the East line of F.M. Highway No. 1565 and with said non-tangent curve to the right having a central angle of 00 deg. 55 min. 59 sec., a radius of 11399.16 feet, a chord bearing of N. 15 deg. 52 min. 50 sec. E. a chord distance of 185.35 feet and an arc length of 185.65 feet to a 1/2" iron rod set for corner at the Southwest corner of a tract of land described in a Deed from Anderson Cook Investments to Richard Alan Burrow, et ux, as recorded in Volume 938, Page 578 of the Official Public Records of Hunt County, Texas, from which a 1/2" iron rod found bears N. 70 deg. 57 min. 56 sec. W. a distance of 0.39 feet;

THENCE S. 70 deg. 57 min. 56 sec. E. with the South line of said Burrow tract a distance of 391.57 feet to a 1/2" iron rod found for corner at the Southeast corner of said Burrow tract;

THENCE N. 16 deg. 54 min. 48 sec. E. with the East line of said Burrow tract a distance of 111.05 feet to a 1/2" iron rod found for corner at the Northeast corner of said Burrow tract;

THENCE N. 70 deg. 57 min. 56 sec. W. with the North line of said Burrow tract a distance of 392.13 feet to a point for corner in the East line of F.M. Highway No. 1565 at the Northwest corner of said Burrow tract, said point also being at the beginning of a non-tangent curve to the right, from which a 1/2" iron rod found bears N. 70 deg. 57 min. 56 sec. W. a distance of 0.38 feet;

THENCE in a Northeasterly direction with the East line of F.M. Highway No. 1565, and with said non-tangent curve to the right having a central angle of 00 deg. 32 min. 11 sec., a distance of 11399.16 feet, a chord bearing of N. 17 deg. 10 min. 18 sec. E., a chord distance of 106.70 feet and an arc length of 106.70 feet to the POINT OF BEGINNING and containing 14.30 acres of land.

TRACT TWO:

BEING all that certain tract or parcel of land in the William Mason Survey, Abstract No. 650, Hunt County, Texas, and being a part of that 6.000 acre tract as conveyed from Jay C. Myrick, Sr., et al, to Eugene E. Wisakowsky et ux as recorded in Volume 938, Page 148 and being all of that 11.243 acre tract as conveyed from Jay C. Myrick, Sr. et ux to Eugene E. Wisakowsky et ux as recorded in Volume 938, Page 151 of the Deed Records of Hunt County, Texas, and being more particularly described as follows:

BEGINNING at a 1/2 inch iron rod set for corner at the west corner of said 11.243 acre tract, said point being in the southeast Right-of-Way of F.M. 1165 and being in a curve to the right having a central angle of 0 degrees 18 minutes 17 seconds, a radius of 11399.16 feet and a chord bearing and distance of North 17 degrees 38 minutes 16 seconds East, 60.62 feet;

THENCE with said curve and the southeast Right-of-Way of F.M. 1165, an arc length of 60.62 feet to a 1/2 inch iron rod set for corner;

THENCE South 64 degrees 07 minutes 58 seconds East, along the northeast line of said 11.243 acre tract and along the southwest line of said 6.000 acre tract, a distance of 570.35 feet to a 1/2 inch iron rod set for corner;

THENCE North 25 degrees 52 minutes 07 seconds East, a distance of 366.91 feet to a 1/2 inch iron rod set for corner;

THENCE South 64 degrees 13 minutes 05 seconds East, along the northeast line of said tracts a distance of 1196.60 feet to a 3/8 inch iron rod found for corner;

THENCE South 33 degrees 40 minutes 51 seconds West along the southeast line of said 11.243 acre tract, a distance of 432.71 feet to a 1/2 inch iron rod found for corner;

THENCE North 64 degrees 07 minutes 58 seconds West along southwest line of said 11.243 acre tract a distance of 1699.45 feet to the POINT OF BEGINNING AND CONTAINING 12.142 acres of land.

EXHIBIT "A-1"
SAVE AND EXCEPT TRACT
Legal Description

All that certain loc. tract or parcel of land situated in the William Mason Survey, Abstract No. 653, Hunt County, Texas, and being part of that tract of land described in a Deed from Betty Jean Myrick to Jeffrey A. Francis as recorded in Volume 1268, Page 14 of the Official Public Records of Hunt County, Texas, and being more particularly described as follows:

BEGINNING at a 1/2 inch iron rod with plastic cap stamped "STOVALL & ASSOC." found for corner in the East line of F.M. Highway No. 1565 at the Southwest corner of the above sited Francis tract, said point also being at the beginning of a curve to the right, from which a 1/2 inch iron rod found bears N. 44 deg. 35 min. 42 sec. W, a distance of 1.11 feet;

THENCE in a Northeasterly direction with the East line of F.M. Highway No. 1565 and with said curve to the right having a central angle of 90 deg. 23 min. 03 sec., a radius of 11393.16 feet, a chord bearing of N. 13 deg. 16 min. 22 sec. E., a chord distance of 76.45 feet and an arc length of 76.45 feet to a 1/2 inch iron rod with plastic cap stamped "STOVALL & ASSOC." set (hereinafter called 1/2 inch iron rod set) for corner;

THENCE S 71 deg. 43 min. 40 sec. E, a distance of 317.14 feet to a 1/2 inch iron rod set for corner;

THENCE S 37 deg. 17 min. 32 sec. E, a distance of 95.14 feet to a 1/2 inch iron rod set for corner;

THENCE S 74 deg. 40 min. 10 sec. E, a distance of 315.54 feet to a 1/2 inch iron rod set for corner;

THENCE S 64 deg. 05 min. 19 sec. W, a distance of 177.53 feet to a 1/2 inch iron rod set for corner;

THENCE S 23 deg. 54 min. 19 sec. W, a distance of 209.03 feet to a 1/2 inch iron rod set for corner in the South line of said Francis tract;

THENCE N 44 deg. 05 min. 41 sec. W, with the South line of said Francis tract a distance of 980.24 feet to the POINT OF BEGINNING and containing 3.00 acres of land, more or less.

EXHIBIT A-2

Legal Description of Property released from the Deed of Trust via Partial Release of Lien
recorded on October 5, 2016, as Instrument Number 2016-13126, Official Real Property
Records of Hunt County, Texas.

All that certain lot, tract or parcel of land situated in the William Mason Survey, Abstract No. 650, Hunt County, Texas, and being known as that tract of land described in a Deed from Anita S. Lemmond to Jeffrey A. Francis as recorded in Volume 700, Page 310 of the Official Public Records of Hunt County, Texas (hereinafter called Tract One), and being more particularly described as follows:

BEGINNING at a 1 1/2" iron rod found for corner in the Southeast line of F.M. Highway No. 1565 at the Southwest corner of the above cited Tract One, said point also being at the beginning of a curve to the right.

THENCE in a Northeasterly direction with the Southeast line of F.M. Highway No. 1565 and with said curve to the right having a central angle of 00 deg. 18 min. 16 sec., a radius of 11399.16 feet, a chord bearing of N 17 deg. 35 min. 39 sec. E., a chord distance of 60.58 feet and an arc length of 60.58 feet to a 1 1/2" iron rod found for corner at the most Westerly Northwest corner of said Tract One, said point also being the Southwest corner of the tract of land described in a Deed from Brian Lee Austin, et al. to Jeffrey A. Francis et al. as recorded in Volume 515, Page 116 of the Real Property Records of Hunt County, Texas (hereinafter called Tract Two);

THENCE S. 64 deg. 07 min. 01 sec. E. with the Southwest line of said Tract Two a distance of 570.36 feet to a 1 1/2" iron rod found for corner at the Southeast corner of said Tract Two;

THENCE N. 25 deg. 53 min. 20 sec. E. with the Southeast line of said Tract Two a distance of 366.92 feet to a 1 1/2" iron rod found for corner at the Northeast corner of said Tract Two, said point also being the most Northerly Northwest corner of said Tract One.

THENCE S. 64 deg. 13 min. 02 sec. E. with the most Easterly Northeast line of said Tract One a distance of 1196.49 feet to a 3/8" iron rod found for corner at the Northeast corner of said Tract One;

THENCE S. 33 deg. 43 min. 20 sec. W. with the Southeast line of said Tract One a distance of 432.79 feet to a 1 1/2" iron rod found for corner at the Southeast corner of said Tract One.

THENCE N. 64 deg. 07 min. 28 sec. W. with the Southwest line of said Tract One a distance of 1699.13 feet to the POINT OF BEGINNING and containing 12.238 acres of land.