

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Deed of Trust. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deed of trust:

Date:	September 23, 2022
Grantor:	Shaun Ratcliff
Beneficiary:	VeraBank, National Association
Substitute Trustee:	Scott A. Ritcheson, and/or Douglas A. Ritcheson, and/or Charles E. Lauffer, Jr., and/or Lance Vincent
Recording Information:	Deed of Trust recorded under Clerk's File No. 2022- 22680, in the Official Public Records of Hunt County, Texas.

2. Property to be Sold. The property to be sold (the "Property") is described as follows:

Lot 6B of the REPLAT OF LOT 6 OF REDBUD ESTATES, an Addition to Hunt County, Texas, according to the Plat thereof recorded in Cabinet G, Slide 188, Plat Records, Hunt County, Texas.

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

Date:	Tuesday, December 2, 2025
Time:	The sale shall begin no earlier than 1:00 p.m. or no later than three (3) hours thereafter. The sale shall be completed by no later than 4:00 p.m.
Place:	Hunt County Courthouse in Greenville, Texas, at the following location:

In the area of such Courthouse designated by the Hunt County Commissioners' Court as the area where foreclosure sales shall take place, or, if no such area has been designated, in the common area

FILED FOR RECORD
at 10:47 o'clock A M

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

at the base of the Central stairway on the 2nd floor inside the Courthouse, or the base of the North steps outside of the Courthouse; in the event the Courthouse is closed on the first Tuesday of the month; where foreclosure sales of real property must occur, per Texas Property Code §51.002.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reposting or refiling may be after the date originally scheduled for this sale.

4. Terms of Sale. The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the date the property is sold.

The sale will be made expressly subject to unpaid ad valorem taxes and any title matters set forth in the deed of trust, but prospective bidders are reminded that by law the sale will necessarily be made subject to all other matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the deed of trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

A purchaser at the sale of the Property “acquires the Property ‘AS IS’ without any expressed or implied warranties” (except as to the warranties of title from the grantor identified in the deed of trust described below). Any purchaser acquires the Property “at the purchaser's own risk.” TEXAS PROPERTY CODE §51.009. Nothing set forth in this Notice is an express or implied representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described deed of trust.

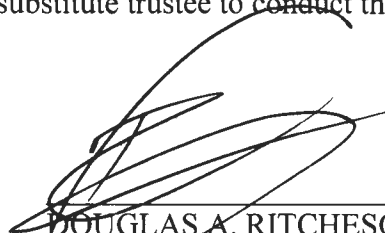
5. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Shaun Ratcliff. The deed of trust is dated September 23, 2022, and is recorded in the office of the County Clerk of Hunt County, Texas, under Clerk’s File No. 2022-22680, in the Official Records of Hunt County, Texas.

6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including, but not limited to, (1) the September 23, 2022 promissory note in the original principal amount of \$172,000.00, executed by Shaun Ratcliff, and payable to the order of VeraBank, National Association; (2) all renewals and extensions of the note; (3) all interest, late charges, fees and other expenses payable under said note on the herein described deed of trust; and (4) all other debts and obligations described in the deed of trust (including all debts secured by any cross-collateralization clause in the deed of trust). VeraBank, National Association is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, VeraBank, National Association, Attention: Scott Andrews, telephone (903) 834-6158, ext. 6204.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has asked me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

DATED: November 5, 2025.



DOUGLAS A. RITCHESON,
Substitute Trustee
821 ESE Loop 323, Suite 530
Tyler, Texas 75701
Tel: (903) 535-2900
Fax: (903) 533-8646

Notice to Members of the Armed Forces of the United States:

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.

Certificate of Posting

I, _____, whose address is _____, declare under penalty of perjury that I filed and/or recorded this Notice of Foreclosure Sale at the office of the Hunt County Clerk and caused it to be posted at the location directed by the Hunt County Commissioners.

Return to: Ritcheson, Lauffer & Vincent, P.C. 821 ESE Loop 323, Suite 530, Tyler, Texas 75701.