

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

April 9, 2026

Deed of Trust ("Deed of Trust"):

FILED FOR RECORD
at 9:58 o'clock A M

Dated: November 18, 2022

Grantor(s): Maria Ofelia Lua Perez

Trustee: George Ivan Alexander

Lender/Beneficiary: Jerry McGee

Recorded In: Recorded under Instrument No. 2022-27344 of the Official Public Records of Hunt County, Texas

Appointment of Substitute Trustee: Ronald W. Lyon has been appointed as Substitute Trustee

APR 09 2026

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

Legal Description:

Being that certain tract or parcel of land situated in Hunt County, Texas and being a tract or parcel of land, a part of the J.R. McMAHAN SURVEY, Abstract No. 680 at the City of Lone Oak and a part of the land known as SMART land, and described in a Deed from MRS. EMM FRAZER to EMMA L. SMART of record in Volume 450, Page 534 of Hunt County Deed Records, and more particularly described and bounded as follows:

BEGINNING at a concrete highway marker at the intersection of the Southwesterly right of way of U.S. Highway No. 69 with the Southeasterly boundary of F.M. Highway No. 513, said point being further identified as being 106 feet North 65 deg. East along the Southeast boundary of F.M. Highway No. 513 from its intersection with center of public road marking West boundary of SMART land;

THENCE, South 40 deg. 30 min. East and along Southwesterly right of way of U.S. Highway No. 69 a distance of 550 feet to iron stake for corner;

THENCE, South 81 deg. 13 min. West 467.8 feet to corner at center of public road and West boundary of SMART land;

THENCE, North 1 deg. 10 min. East along center of road and West boundary of SMART land 445 feet to corner at intersection with Southeast boundary of F.M. Highway No. 513, an iron stake for marker on East edge of road;

THENCE North 65 deg. East and along F.M. Highway a distance of 106 feet to the place of beginning, and containing 3 acres of land.

SAVE & EXCEPT the following tract:

BEING a lot, track or parcel of land situated in the city of Lone Oak, Hunt County, Texas, and being a part of the J.R. McMahan Survey, Abstract No. 680, and being a portion of a called 3 acre tract of Land described in Warranty Deed from Emma Lee Smart and husband, George Smart to Lone Oak State Bank, recorded in Volume 850, Page 110, Hunt County Deed Records and being more particularly described as follows:

BEGINNING at an 1/2" iron rod found for corner in the centerline of a public road, said corner being the southwest corner of the called 3.00 acre tract of land;

THENCE N 1 deg. 04 min. 28 sec. East and with the centerline of said public road and the west line of the called 3.00 acre tract of land a distance of 122.95 feet to an 1/2" iron rod set for corner;

THENCE N 61 deg. 43 min. 05 sec. E a distance of 319.20 feet to a 1/2" iron rod set for corner on the northwest right-of-way line of U.S. Highway No. 69;

THENCE S 40 deg. 30 min. 00 sec. E and with the right of way line of U.S. Highway No. 69 a distance of 266.70 feet to an 1/2" iron rod found for corner at the southeast corner of the called 3.00 acre tract of land;

THENCE S 81 deg. 06 min. 58 sec. W and with the south line of the called 3.00 acre tract of land a distance of 462.15 feet to return to the place of beginning and containing 1.5974 acres of land.

Secures: Promissory Note ("Note") payable to the order of Jerry McGee dated November 18, 2022, in the original amount of \$340,000.00 executed by Maria Ofelia Lua Perez ("Borrower")

Substitute Trustee: Ronald W. Lyon

Substitute Trustee's Address: P.O. Box 241, Celeste, TX 75423

Foreclosure Sale:

Date: May 5, 2026

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; **the earliest time at which the Foreclosure Sale will begin is 10:00 a.m. and not later than three hours thereafter.**

Place: The sale will be conducted at the area designated by the Hunt County Commissioners Court for foreclosure sales at the Hunt County Courthouse, 2507 Lee Street, Greenville, Texas, (currently the north steps of the courthouse including the hallway area approximately twenty (20) feet inside the north door on the second floor).

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

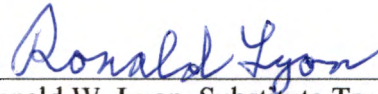
If Lender passes the Foreclosure Sale, notice of the date of any rescheduled Foreclosure Sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold **"AS IS," without any express or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust.** Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.



Ronald W. Lyon, Substitute Trustee