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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: JULY 13, 2026

NOTE: Note described as follows:

Date: APRIL 29, 2022
Maker: BRITTNEE RIEF AND JEFF RIEF
Payee: THE AMERICAN NATIONAL BANK OF TEXAS
Original Principal Amount: \$514,900.00

FILED FOR RECORD
at _____ o'clock _____ M

JUL 14 2026

BECKY LANDRUM
County Clerk, Hunt County, Tex.
by *Stinojos*

DEED OF TRUST: Deed of Trust described as follows:

Date: APRIL 29, 2022
Grantor: BRITTNEE RIEF AND JEFF RIEF
Trustee: PAUL R. PENNY, III
Beneficiary: THE AMERICAN NATIONAL BANK OF TEXAS
Recorded: DOCUMENT NO. 2022-10373, Real Property Records, HUNT County, Texas

LENDER: THE AMERICAN NATIONAL BANK OF TEXAS

BORROWER: BRITTNEE RIEF AND JEFF RIEF

PROPERTY: The property described as follows:

THE REAL PROPERTY LOCATED IN HUNT COUNTY, TEXAS, 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, DAVID GARVIN

Substitute Trustee's Mailing Address:

5728 LBJ Freeway
Suite 150
Dallas, Texas 75240

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

AUGUST 4, 2026, the first Tuesday of the month, to commence at 1:00 PM, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In HUNT County, Texas, County Courthouse in the area designated by the Commissioners Court of such County, pursuant to Section 51.002 of the Texas Property Code (if no such place is designated, then the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

RECITALS

Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, 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.

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: APRIL 29, 2022
Grantor: BRITTNEE RIEF AND JEFF RIEF
Trustee: PAUL R. PENNY, III
Beneficiary: THE AMERICAN NATIONAL BANK OF TEXAS
Recorded: DOCUMENT NO. 2022-10373, Real Property Records, HUNT County, Texas

PROPERTY: The property described as follows:

THE REAL PROPERTY LOCATED IN HUNT COUNTY, TEXAS, 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, DAVID GARVIN

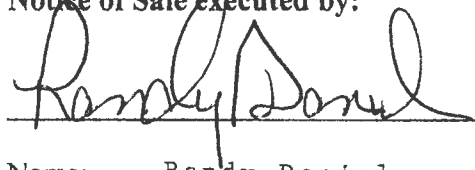
Substitute Trustee's Mailing Address:
c/o 5728 LBJ Freeway
Suite 150
Dallas, Texas 75240

Each Substitute Trustee is appointed **effective as of JULY 13, 2026**, 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: /s/ Michael P. Menton
Name: Michael P. Menton, Attorney for
THE AMERICAN NATIONAL BANK OF
TEXAS

Notice of Sale executed by:



Name: Randy Daniel

Substitute Trustee

EXHIBIT A

Lot 3, Block 1, GREEN 36 ADDITION, an Addition in Hunt County, Texas, according to the Map or Plat thereof recorded in Cabinet I, Slide 527, Map Records, Hunt County, Texas.