

NOTICE OF FORECLOSURE SALE

2025 OCT 14 PM 12:09

Notice is hereby given of a public non-judicial foreclosure sale.

1. Property To Be Sold. The property to be sold is described as follows:

SEE ATTACHED EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

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

Date: November 4, 2025

Time: The sale shall begin no earlier than 11:00 AM or no later than three hours thereafter. The sale shall be completed by no later than 4:00 PM.

Place: HILL County, the east door of the Hill County Courthouse, Hillsboro, TX, or at the location and address designated by the Commissioners Court of said county, pursuant to 51.002 of the Texas Property Code as the location and address where the sale is to be held. The sale shall take place in the area designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code, as the place where foreclosure sales are to take place. If no place is designated by the Commissioners Court, sale will be conducted at the place where the Notice of Trustee's Sale was posted.

3. 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 day the property is sold. If a purchaser desires to pay with cashier's checks, they should be made payable to Anderson Vela, L.L.P. or endorsed in accordance with the instructions by the Trustee. The purchase price in a sale held by the undersigned herein is payable immediately on acceptance of the bid by the undersigned trustee or substitute trustee. The 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 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. 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 51.0075(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. If the Foreclosure Sale is passed, 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.

4. The Deed of Trust may encumber both real and personal property. Notice is hereby given of Holder's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with the Holder's rights and remedies under the Deed of Trust and Section 9.604 of the Texas Business and Commerce Code.

5. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the property.

Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

6. Type of Sale. The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust/Security Instrument ("Deed of Trust") executed by Niles Joseph St. John ("Debtor") and Christina Marie St. John ("Pro Forma"). Said Deed of Trust secures a Promissory Note/Loan Agreement, and any renewals, extensions or modifications thereof, dated March 23, 2023 and executed by Debtor in the Original Principal Amount of \$214,855.00. The current beneficiary of the Deed of Trust is U.S. Bank Trust National Association, as Trustee for LB-Dwelling Series VI Trust, 323 5th Street, Eureka, CA 95501. The Deed of Trust is dated March 23, 2023, designating Don Harris, Beard and Harris, PC as the Original Trustee and is recorded in the office of the County Clerk of HILL County, Texas, under Instrument No. 00145919, Book 2249, Page 222, of the Real Property Records of HILL County, Texas. The foreclosure of this mortgage is being administered by a mortgage servicer representing the mortgagee under a servicing agreement. Questions concerning the sale may be directed to the undersigned, Richard E. Anderson, 4920 Westport Drive, The Colony, Texas 75056, who sent this notice, or to the mortgage servicer, SN Servicing Corporation, 323 5th Street, Eureka, CA 95501.

7. Default and Request To Act. Default has occurred under the deed of trust, and the beneficiary has requested 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.

8. **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.**

DATED 10/14/25

Donna Stockman

Donna Stockman, Guy Wiggs, David Stockman, Michelle Schwartz,
Janet Pinder, Jeff Benton, Brady Bacon, Jamie Dworsky, Angela Cooper
Brown, David Garvin,
Richard E. Anderson, Ray Vela, Cesar DelaGarza

4920 Westport Drive
The Colony, Texas 75056
214.276.1545 - telephone
214.276.1546 - facsimile
Substitute Trustees

Exhibit "A"
Property Description

BEING a 0.357 acre tract of land situated in the ARTHUR RENSHAW SURVEY, ABSTRACT NO. 779, in the City of Itasca, Hill County, Texas, being a portion of that certain called 59.881 acre tract of land described in a deed to Chris Harris recorded in Volume 926, Page 284, Deed Records, Hill County, Texas, being all of Lot 6, Block 5, Harris Subdivision, an addition in the City of Itasca, Hill County, Texas, (an Unrecorded plat), and being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2 inch iron rod with plastic cap stamped "BLUESTARSURVEYING" set for the common corner of said Lot 6, Block 5, Lot 7, Block 5, of said Harris Subdivision, said point being in the west right-of-way line of Mills Street (a 50.0' wide public right-of-way);

THENCE S 31°03'43" E, along the east line of said Lot 6, Block 5, and along the west right-of-way line of said Mills Street, a distance of 112.50 feet to a 1/2 inch iron rod with plastic cap stamped "BLUESTAR SURVEYING" set for the common corner of said Lot 6, Block 5, and Lot 5, Block 5, of said Harris Subdivision;

THENCE S 59°43'33" W, along the common line of said Lot 6, Block 5, and said Lot 5, Block 5, a distance of 138.41 feet to a 1/2 inch iron rod with plastic cap stamped "BLUESTAR SURVEYING" set for the common corner of said Lot 6, Block 5, and said Lot 5, Block 5, and being in the east right-of-way line of a no name street (a 50.0' wide public right-of-way) (Unimproved);

THENCE N 30°40'52" W, along the west line of said Lot 6, Block 5, and along the east right-of-way of said no name street, a distance of 112.50 feet, to a 1/2 inch iron rod with plastic cap stamped "BLUESTAR SURVEYING" set for the common corner of said Lot 6, Block 5, and said Lot 7, Block 5;

THENCE N 59°43'45" E, along the common line of said Lot 6, Block 5, and said Lot 7, Block 5, a distance of 137.66 feet to the POINT OF BEGINNING and containing 15,528 square feet or 0.357 acres of land more or less.