

CZIRR Funding Group, Inc., a Texas corporation, Noteholder
August REI, LLC, Loan Servicing Company
Ghrist Law Firm PLLC (hereinafter "Attorney")

2026 JAN 13 PM 3:33

Ivonne Torres
Santiago Merino
18 Belew Street, Irving, Texas 75061
Sent via first class mail and CMRR # 9489 0178 9820 3046 6951 12 on 01.13.2026

NOTICE OF TRUSTEE'S SALE

WHEREAS Ivonne Torres and Santiago Merino executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Hill County, Texas and is recorded under Clerk's File/Instrument Number 00137675, to which reference is made for all purposes.

WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness;

WHEREAS, the undersigned has been, will be, or is hereby appointed Substitute Trustee in the place of the said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: Tuesday, the 3rd day of February, 2026

Time: The sale shall begin no earlier than 11:00 A.M. or no later than three hours thereafter.

Place: The foreclosure sale will be conducted at public venue in the area designated by the Hill County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioner's Court, the sale will be conducted at the area immediately adjacent to the location where the Notice of Trustee's Sale (this notice) was posted.

2. Property to be Sold:

All that certain lot, tract or parcel of land being a 10.714 acre tract being located in the TYLER COUNTY SCHOOL LAND Survey, Abstract No. 893, Hill County, Texas, and being part of a called 88.047 acre tract conveyed to Czirr Funding Group as described and recorded in Volume 2174, Page 136 of the Deed Records of Hill County, Texas, said 10.714 acre tract to be more particularly described as follows: BEGINNING at a Cotton Spindle set near the center of County Road No. 3220 for the Northeast corner of herein described tract, being in the East line of said 88.047 acre tract, from which a 1/2" Iron Rod found for reference bears North 30 deg. 28 min. 09 sec. West 403.00 feet and a 1/2" Iron Rod set for reference bears South 59 deg. 26 min. 10 sec. West 30.00 feet; THENCE South 30 deg. 28 min. 09 sec. East along said road and the East line of said 88.047 acre tract, a distance of 403.00 feet to a Cotton Spindle set for the Southeast corner of herein described tract, from which a 1/2" Iron Rod set for reference bears South 59 deg. 26 min. 11 sec. West 30.00 feet; THENCE South 59 deg. 26 min. 11 sec. West across said 88.047 acre tract, a distance of 1158.78 feet to a 1/2" Iron Rod set in the West line of said 88.047 acre tract for the Southwest corner of herein described tract, same being in the East line of a called 133.944 acre

tract of land conveyed to Gerard A. Kasberg and Elizabeth A. Kasberg as described and recorded in Volume 1673, Page 509 of the Deed Records of Hill County, Texas; THENCE North 30 deg. 16 min. 27 sec. West along the West line of said 88.047 acre tract, the East line of said 133.944 acre tract, and generally with a fence, a distance of 403.00 feet to a 1/2" Iron Rod set for the Northwest corner of herein described tract; THENCE North 59 deg. 26 min. 10 sec. East across said 88.047 acre tract, a distance of 1157.41 feet to the POINT OF BEGINNING AND CONTAINING 10.714 ACRES OF LAND, more or less. I NOTE: The Company is prohibited from insuring the area or quantity of the land described herein. Any Statement in the legal description of the area or quantity of land is not a representation of such area or quantity, but is for informational and/or identification purposes and does not override item 2 of Schedule B hereof

3. Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.
The senders of the notice also include those names listed below.

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. Bidders may be required to pay in cash immediately and without any delay. The foregoing is a bidding condition.

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 MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

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 ACCELERATION. If the maturity on the promissory note has not yet been accelerated, then the lender hereby accelerates the maturity date such that the remaining principal, together with all other charges, are due and owing at this time.



Ian Ghrist, Richard Ramsey, David Waggoner
Substitute Trustee(s)
4016 Gateway Drive, Suite 130
Colleyville, Texas 76034
Phone: (817) 778-4136