

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

WHEREAS, by Deed of Trust dated February 28, 2023 recorded under Instrument No. 143623 in the Official Public Records of DeWitt County, Texas (the "Deed of Trust"), to which record reference is here made for all purposes, Zachary Warren Nichols and Rebecca Lenn Nichols (hereinafter called the "Mortgagor" whether one or more) granted, sold and conveyed to the Trustee named therein the real property described in Exhibit "A" attached hereto and made a part hereof for all purposes (said real property, together with any and all appurtenances, improvements and fixtures of any kind located thereon or pertaining thereto, and together with any personal property located thereon or pertaining thereto to the extent such personal property is described in and covered by the Deed of Trust, being collectively referred to herein as the "Property"), in order to secure payment of that one certain promissory note dated February 28, 2023, in the original principal sum of \$180,000.00 executed by Zachary Warren Nichols and Rebecca Lenn Nichols and made payable to the order of Texas Dow Employees Credit Union (said promissory note, as modified or extended by any modifications or extensions thereof, being herein referred to as the "Note"), and payment of any and all other indebtedness secured by and described in the Deed of Trust; and

WHEREAS, Texas Dow Employees Credit Union ("Beneficiary") is the legal owner and holder of the Note and the beneficiary of the Deed of Trust; and

WHEREAS, pursuant to authority granted in the Deed of Trust, Beneficiary did appoint and designate the undersigned whose street address is 6700 N. New Braunfels Avenue, San Antonio, Texas 78209, as Substitute Trustee to act under the Deed of Trust instead of the original Trustee named therein; and

WHEREAS, the Note is in default and the entire unpaid balance thereof is due and payable and Beneficiary has demanded payment from the Mortgagor and intends to have the power of sale set forth in the Deed of Trust enforced; and

WHEREAS, Beneficiary has directed the undersigned, as Substitute Trustee, to enforce the power of sale granted under the Deed of Trust over the Property for the purpose of collecting the indebtedness secured thereby, after giving notice of the time, place and terms of such sale and of the property to be sold in compliance with the terms of the Deed of Trust and the laws of the State of Texas;

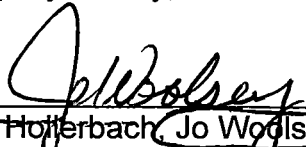
NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS:

THAT I, James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, Substitute Trustee, hereby give notice that, after due publication of this Notice by posting it at the courthouse door of DeWitt County, Texas at least twenty-one (21) days preceding the date of the foreclosure sale of the Property (as stated below), and after having filed this Notice in the Foreclosure Records of DeWitt County, Texas, at least twenty-one (21) days preceding the date of such sale, and after having given written notice at least twenty-one (21) days preceding the date of

such sale by certified mail to each debtor obligated to pay the Note and the indebtedness secured by the Deed of Trust at the address of each such debtor according to the records of Beneficiary as required by the Deed of Trust and the laws of the State of Texas, I will sell the Property at public auction to the highest bidder or bidders for cash at the patio area in front of the West door of the Dewitt County Courthouse building, facing Gonzales Street (building located at 307 N. Gonzales St.), Cuero, Texas, or as otherwise designated by the County Commissioner's Office at 12:00 p.m. (at the earliest), or within three (3) hours thereafter, on June 3, 2025, that being the first Tuesday of that month.

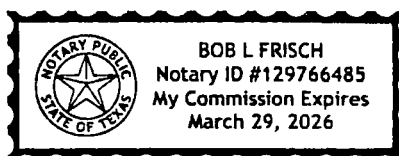
**Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately. The sender of the Notice is Diann M. Bartek and can be notified of the active duty military service at 112 E. Pecan, Suite 1800, San Antonio, Texas 78205.**

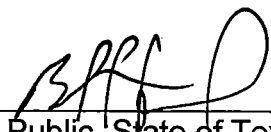
Executed in multiple originals on this 12<sup>th</sup> day of May, 2025.

  
James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, Substitute Trustee  
6700 N. New Braunfels Avenue  
San Antonio, Texas 78209

STATE OF TEXAS       §  
                                  §  
COUNTY OF Dewitt   §

This instrument was acknowledged before me on the 12<sup>th</sup> day of May, 2025, by James L. Hollerbach, Jo Woolsey, Bob Frisch, Arnold Mendoza, Sandra Mendoza, Janice Stoner or Jodi Steen, Substitute Trustee, on behalf of said Trust.



  
Notary Public, State of Texas

## PROPERTY DESCRIPTION

1.409 acres of land, more or less, lying and being situated in the SAMUEL LOCKHART SURVEY, Abstract No. 28, DeWitt County, Texas; said 1.409 acres being more particularly described as follows:

BEING all that certain parcel or tract of land containing 1.409 Acres out of the Samuel Lockhart Survey A-28 located in DeWitt County, Texas and being a part of that called 5.36-Acre Tract described in deed to Leslie Lucas, et. ux. from Patricia R. Acton recorded in Vol. 476, Page 779 in the official public records of said County; said 1.409-Acre tract is more particularly described by metes and bounds as follows:

BEGINNING at a 5/8" diameter iron rod capped and marked 6371 set at the Southwest corner of this tract and said 5.36-Acre tract, at the intersection of the Southeastern right of way line of U.S. Highway No. 77-A (100 feet wide right of way) with the Northern line of a called 63.92 (net acreage) tract described in deed to James K Crain, III, et. al. recorded in Vol. 49, Page 616 in said official public records located N 80 Deg. 18 Min. 12 Sec. E., 1.68 feet from a 5/8" diameter iron rod found;

THENCE with said right of way line, as generally fenced, N 34 Deg. 05 Min. 36 Sec. E., 367.61 feet to a 5/8" diameter iron rod capped and marked 6371 set at an existing fence corner, at the North corner of this tract, in the Northwestern line of said 5.36-Acre tract and in the Southeastern line of said Highway, located S 34 Deg. 05 Min. 36 Sec. W. 195.00 feet from a 5/8" diameter iron rod found at the Northwest corner of said 5.36-Acre tract;

THENCE across said 5.36-Acre tract the following:

1. S 60 Deg. 37 Min. 25 Sec. E. 172.23 feet to a 5/8" diameter iron rod capped and marked 6371 set at the Northeast corner of this tract;
2. S 06 Deg. 58 Min. 04 Sec. E. 156.99 feet to a 5/8" diameter iron rod capped and marked 6371 set at the Southeast corner of this tract, in the Southern line of said 5.36-Acre tract and in the Northern line of said net 63.92-Acre tract, located S 80 Deg. 18 Min. 12 Sec. W. 389.98 feet from the centerline of a 26" diameter live oak tree found at the Southeast corner of said 5.36-Acre tract;

THENCE, with a line separating this tract and said 5.36-Acre tract from said net 63.92-Acre tract, S 80 Deg. 18 Min. 12 Sec. W. 380.63 feet to the Place of Beginning and containing 1.409 Acres of Land.

EXHIBIT "A"

116336.000235 4931-6142-9313.1

**Filed for Record**

This, the 12th day of May 2025  
at 9:40 o'clock A M

**NATALIE CARSON, COUNTY CLERK OF**

DeWitt County, Texas

Brandi Reyes  
DEPUTY