

Notice of Foreclosure Sale

January 29, 2025

Deed of Trust ("Deed of Trust"):

Dated: October 17, 2022

Grantor: Ruben C. Uriegas, also known as Ruben Uriegas, and wife, Reaven R. Ramirez

Trustee: Chad D. Stary

Lender: First State Bank of Uvalde

Recorded in: Instrument No. 2022016498, Official Public Records of Uvalde County, Texas

Secures: Fixed/Adjustable Rate Note ("Note") in the original principal amount of \$300,000.00, executed by Ruben C. Uriegas, also known as Ruben Uriegas ("Borrower") and payable to the order of Lender.

Substitute Trustee: Matthew M. Dodson

Substitute Trustee's

Address: 208 East Fisher Avenue – Unit 1230
Sabinal, Texas 78881

Foreclosure Sale:

Date: Tuesday, March 4, 2025

Time: The sale of the Properties 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: Uvalde County Courthouse
100 N. Getty Street
Uvalde, Texas 78801

East steps of the courthouse.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Properties will be sold to the highest bidder for cash, except that First State Bank of Uvalde's bid may be by credit against the indebtedness secured by the liens of the Deeds of Trust.

FILED
This 29th day of Jan A.D. 2025
at 2:59 o'clock P.M.
DONNA M. WILLIAMS
County Clerk, Uvalde County, Texas
By *[Signature]*
Deputy

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, First State Bank of Uvalde, 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 First State Bank of Uvalde's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with First State Bank of Uvalde'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 First State Bank of Uvalde 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.

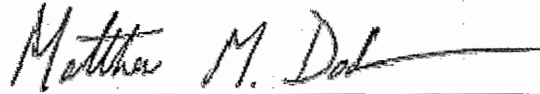
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 First State Bank of Uvalde. 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 Properties will be sold "AS IS," without any expressed 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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE DEED OF TRUST IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

A handwritten signature in cursive script that reads "Matthew M. Dodson". The signature is written in black ink and is positioned above a horizontal line.

Matthew M. Dodson
Attorney for First State Bank of Uvalde
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Sabinal, Texas 78881
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