

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 Foreclosure Sale

FILED FOR RECORD
At 1:14 O'Clock 9 M

December 15, 2025

DEC 15 2025

Deed of Trust ("Deed of Trust"):

Dated: May 18, 2021
Grantor: John Howard and wife, Talicia Howard
Lender: Henry C. Schmidt, III
Trustee: Christie Ortman Fullilove
Recorded in: Document No. 244881, Official Public Records of Lavaca County, Texas

BARBARA K. STEFFEK, CLERK
COUNTY COURT LAVACA CO., TEXAS
By Misha Opel Deputy

Property: Being 3.40 acres of land, more or less, a part of the JOHN SMOTHERS LEAGUE, ABSTRACT No. 47, lying and being situated in Lavaca County, Texas, and being more particularly described by metes and bounds attached hereto in Exhibit "A". Being the same land described in that certain deed dated February 15, 2021, executed by Vivian Hayes, to Henry C. Schmidt, III, recorded in Volume 886, Page 122, of the Official Records of Lavaca County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$77,000.00, executed by John Howard and wife, Talicia Howard ("Borrower") and payable to the order of Lender.

Substitute Trustee: Michael Fritz Baird, Jim Mills, Susan Mills, George Hawthorne, Debby Jurasek, Patsy Anderson, Ed Henderson, Andrew Mills-Middlebrook, Megan Randle
242 W. Sunset, Ste. 201
San Antonio, TX 78209

Foreclosure Sale:

Date: Tuesday, January 6, 2026
Time: The sale of the Property 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 am and not later than three hours thereafter.

Place: South side of the west front door of Lavaca County Courthouse Annex, 412 North Texana, Hallettsville, Texas, or in the area designated by the Lavaca County Commissioner's Court

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Beneficiary's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

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, Beneficiary, 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 Beneficiary's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Beneficiary'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 Beneficiary 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 Beneficiary. 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 Property 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 SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE BENEFICIARY OR MORTGAGE SERVICER.



Michael Fritz Baird
BairdLaw, PLLC
Attorney for Beneficiary
242 W. Sunset, Ste. 201
San Antonio, TX 78209
210-828-5844

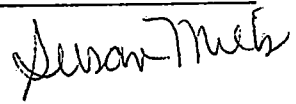


Exhibit "A"

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Being out of the John Smothers League, Abstract 47, within the City of Hallettsville, Lavaca County, Texas, also being the same tract conveyed from Thelma B. Lockett, Irene Lockridge, Mattie Miller, Albertha Huckaby, Forris Johnson, and Anita Autry to Vivlan V. Hayes and La Dawn Knotts by General Warranty Deed dated June 2, 2007 and recorded in Volume 422, Page 569 of the Official Records of Lavaca, County, Texas.

Being more fully described by metes and bounds as follows:

BEGINNING: at a 1/2" iron rod, (Y = 13,711,656.03, X = 2,614,799.95), found in the east right of way line of County Road 187 and at the northwest corner of a 3.415 acre tract conveyed to Anita Autry in Volume 443, Page 875, of the Official Records of Lavaca County, Texas, for the southwest corner of this herein described tract;

THENCE: N 01°59'02" W -194.87 feet along the east right of way line of said County Road 187 and the west line of this herein described tract to a 5/8" iron rod with cap stamped "RPLS 6368" set, at the southwest corner of a second 3.415 acre tract conveyed to Doris Johnson in Volume 443, Page 875 of the Official Records of Lavaca County, Texas, for the northwest corner of this herein described tract;


THENCE: N 89°09'04" E - 814.07 feet along the south line of said 3.415 acre tract (Doris Johnson) and the north line of this herein described tract to a 1/2" iron rod found, at the southeast corner of said 3.415 acre tract (Doris Johnson) and in the west line of a 74.00 acre tract conveyed to Peggy Jo Opela Coyle, for the northeast corner of this herein described tract;

THENCE: S 00°53'43" W -173.16 feet along the west line of said 74.00 acre tract and the east line of this herein described tract to a fence corner found at the northeast corner of said 3.415 acre tract (Anita Autry), for the southeast corner of this herein described tract;

THENCE: S 87°36'12" W -805.23 feet along the north line of said 3.415 acre tract (Anita Autry) and the south line of this herein described tract, to the **POINT OF BEGINNING**, containing within these metes and bounds a 3.40 acre tract, more or less.

NOTE: A Survey Plat representing a graphic image of this description styled as "3.40 ACRE TRACT," accompanies this document. This Field Notes Description constitutes a legal document, and, unless it appears in its entirety, in its original form, including preamble, seal and signature, surveyor assumes no responsibility or liability for its correctness. It is strongly recommended, for the continuity of future surveys, that this document be incorporated in *all* future conveyances, *without any revisions or deletions*. This description and the accompanying Survey Plat were prepared from record data furnished by the client and was done without the benefit of a Title Report. Surveyor has made no investigation or search for easements or other matters of record that a Title Report would disclose and this survey does not represent a warranty of title or a guarantee of ownership

January 4, 2021
Job No. 2012029
KS


COLE E. BARTON
R.P.L.S. No. 6368

