NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: August 8, 2025

CONSTRUCTION DEED OF TRUST:

Date:

December 8, 2014

Grantor:

Edward R. Thorne and Traci Thorne, husband and wife

Beneficiary:

First Bank & Trust

Trustee:

Barry Orr

COUNTY WHERE PROPERTY IS LOCATED: Lubbock County, Texas

ANY ONE OF THE FOLLOWING NAMED PERSONS TO ACT AS SUBSTITUTE TRUSTEE:

H. GRADY TERRILL / TYSCOTT HAMM / JACEY DUBOIS / HAYDEN HATCH / MORGAN WIEBOLD

SUBSTITUTE TRUSTEE'S MAILING ADDRESS:

9816 Slide Road, Suite 201; Lubbock, Lubbock County, Texas, 79424

Recording Information:

Deed of Trust recorded at Document No. 2014043153 of the Official

Public Records of Lubbock County, Texas.

Property:

SURFACE ESTATE ONLY in and to TRACT "A", COBBLESTONE, an Addition to the City of Lubbock, Lubbock County, Texas, according to the Map, Plat and/or Dedication Deed thereof recorded in Volume 2650, Page 254 of the Real Property

Records of Lubbock County, Texas.

NOTES:

Date:

December 8, 2019

Amount:

\$184,082.13

Debtor:

Edward R. Thorne and Traci D. Thorne, husband and wife

Holder:

First Bank & Trust .

Maturity Date:

December 8, 2024

Date of Sale of Property (First Tuesday of the Month): Tuesday, September 2, 2025

Earliest Time of Sale of Property (Between 10:00 a.m. and 4:00 p.m.): 10:00 a.m.

Place of Sale of Property: On the front steps of the Lubbock County Courthouse, Lubbock, Lubbock County, Texas, at 904 Broadway, Lubbock, Texas, or as designated by the County Commissioners.

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.

Because of default in performance of the obligations of the deed of trust, the above-named person as Substitute Trustee will sell the property by public auction to the highest bidder for cash at the place and date specified to satisfy the debt secured by the Deed of Trust. The sale will begin at the earliest time stated above or within three (3) hours after that time.

No warranties, express or implied, including but not limited to the implied warranties of merchantability and fitness for a particular purpose shall be conveyed at the sale, save and except the Grantor's warranties specifically authorized by the Grantor in the Deed of Trust. The property shall be offered "AS IS", purchasers will buy the property "at the purchaser's own risk" and "at his peril", and no representation is made concerning the quality or nature of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property, subject to any liens or interests of any kind that may survive the sale. Interested persons are encouraged to consult counsel of their choice prior to participating in the sale of the property.

Assert and protect your rights as a member of the armed forces of the United States. If you 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 notice is an attempt to collect a debt, and any information obtained will be used for that purpose.

Executed this day of August, 2023.

H. Grady Terrill, Substitute Trustee

THE STATE OF TEXAS COUNTY OF LUBBOCK

Ş

This instrument was acknowledged before me on the 11 H day of August, 2025, by H. Grady Terrill.

SALSTONE OF TOPS OF THE OF THE

Notary Public, State of Texas

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS

Kelly Pinion, County Clerk Lubbock County, TEXAS 08/11/2025 02:33 PM FEE: \$2.00 2025031077