

Notice of Foreclosure Sale

December 9, 2025

Deed of Trust, Security Agreement, and Assignment of Rents ("Deed of Trust"):

Dated: March 13, 2020

Borrower: AVIRAJ INVESTMENTS, LLC, a Texas Limited Liability Company

Trustee: Todd Pope

Lender/Beneficiary: WELLINGTON STATE BANK, a Texas banking corporation

Recorded in: Document number 2020010869 in the Official Public Records of Lubbock County, Texas.

Legal Description: See Exhibit A attached hereto ("Property").

Secures: Term Promissory Note ("Note") in the original principal amount of \$1,353,750.00 executed by AVIRAJ INVESTMENTS, LLC, a Texas Limited Liability Company ("Borrower"), and payable to the order of Lender

Modifications and Renewals: Reinstatement and Extension Agreement dated the 27th day of December, 2024.

Guaranty: Guaranty Agreement from Harendra Patel and Neeta Patel, Guarantors, executed March 13, 2020.

Substitute Trustee: Michael Crump

Substitute Trustee's Address: 7801 Quaker Avenue, Lubbock, Texas 79424

Foreclosure Sale:

Date: January 6, 2026

Time: **The earliest time at which the Foreclosure Sale will begin is 10:00 a.m. and not later than three hours thereafter.**

Place: Gazebo located on the front lawn of the Lubbock County Courthouse, with the first alternate location being the Second Floor Auditorium at 916 Main Street, and the second alternate location being the Commissioners Courtroom located on the Fifth Floor of the Courthouse in Lubbock County, Texas, or if the preceding area

is no longer the designated area, at the area most recently designated by the Lubbock 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 Lender'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, Lender, 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 Lender's election to proceed against and sell the real property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust.

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 Lender 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.

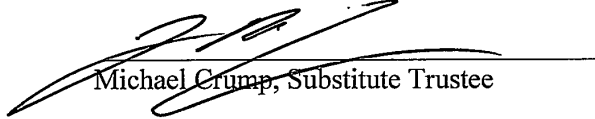
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 Lender. 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

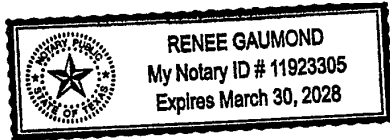
STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES
OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY
MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.


Michael Crump, Substitute Trustee

STATE OF TEXAS §

COUNTY OF LUBBOCK §

This instrument was acknowledged before me on the 9th day of December, 2025, by
Michael Crump, Substitute Trustee.



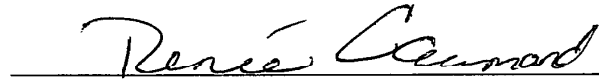

Notary Public, State of Texas

Exhibit A
to Deed of Trust

Mortgaged Property

Part I. *Legal Description*

TRACT A: Tract 4-A, a replat of Tract 4, NIRAJ INVESTMENTS LLC ADDITION to the City of Lubbock, Lubbock County, Texas, according to the map, plat and/or dedication deed thereof recorded in Document No. 2009003535 of the Official Public Records of Lubbock County, Texas.

TRACT B:

Tract 1:

Metes and Bounds Description of a portion of Lot 1-A, Block 8, McLARTY'S CIRCLE VIEW ADDITION to the City of Lubbock, Lubbock County, Texas, according to the map, plat and/or dedication deed thereof recorded in Volume 1969, Page 89 of the Deed Records of Lubbock County, Texas, being further described as follows:

BEGINNING at a 1/2" iron rod found in the West right-of-way line of Interstate Highway No. 27 and the East line of said Lot 1-A at the Northeast corner of this tract which bears S. 02° 34' 13" E. a distance of 259.06 feet from the original Northeast corner of Lot 1-A, Block 8, McLarty's Circle View Addition;

THENCE S. 02° 34' 13" E. along the West right-of-way line and the East line of said Lot 1-A, a distance of 175.00 feet to a point for the Southeast corner of this tract;

THENCE S. 87° 25' 47" W. a distance of 290.00 feet to a point in the Northeasterly right-of-way line of Caprock Drive and the West line of said Lot 1-A for the Southwest corner of this tract;

THENCE N. 02° 34' 13" W. a distance of 175.00 feet to a point for the Northwest corner of this tract;

THENCE N. 87° 25' 47" E. a distance of 290.00 feet to the Point of Beginning.

Tract 2:

Metes and Bounds Description of a portion of Lot 1-A, Block 8, McLARTY'S CIRCLE VIEW ADDITION to the City of Lubbock, Lubbock County, Texas, according to the map, plat and/or dedication deed thereof recorded in Volume 1969, Page 89 of the Deed Records of Lubbock County, Texas, being further described as follows:

BEGINNING at a point in the Northeasterly right-of-way line of Caprock Drive and the West line of said Lot 1-A, for the Southeast corner of this tract which bears N. 48° 26' 02" W. a distance of 346.91 feet from the most Southerly corner of Lot 1-A, Block 8, McLarty's Circle View Addition;

THENCE N. 48° 26' 02" W., along said Northeasterly right-of-way line and the West line of said Lot 1-A, a distance of 251.30 feet to a 1/2" iron rod with cap found at the Northwest corner of this tract;

THENCE N. 87° 25' 47" E., a distance of 180.36 feet to a point for the Northeast corner of this tract;

THENCE S. 02° 34' 13" E., a distance of 175.00 feet to the Point of Beginning.

Tract 3:

Metes and Bounds Description of a portion of Lot 1-A, Block 8, McLarty's Circle View Addition to the City of Lubbock, Lubbock County, Texas, according to the map, plat and/or dedication deed thereof recorded in Volume 1969, Page 89 of the Deed Records of Lubbock County, Texas, being further described as follows:

BEGINNING at a point in the Northeasterly right-of-way line of Caprock Drive and the West line of said Lot 1-A for the Southeast corner of this tract which bears N. 48° 26' 02" W. a distance of 346.91 feet from the most Southerly corner of Lot 1-A, Block 8, McLarty's Circle View Addition;

THENCE N. 87° 25' 47" E., a distance of 290.00 feet to a point in the West right-of-way line of Interstate Highway No. 27 and the East line of said Lot 1-A for the Northeast corner of this tract;

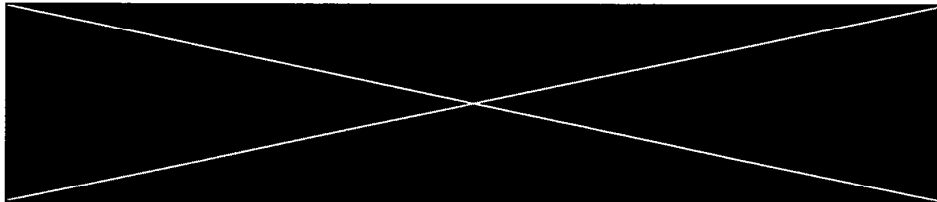
THENCE S. 02° 34' 13" E., along said West right-of-way line and the East line of said Lot 1-A, a distance of 15.00 feet to a 1/2" iron rod with cap found at the Southeast corner of this tract;

THENCE S. 87° 25' 47" W., a distance of 274.54 feet to a 1/2" iron rod found in the Northeasterly right-of-way line of Caprock Drive and the West line of said Lot 1-A at the Southwest corner of this tract;

THENCE N. 48° 26' 02" W., along said Northeasterly right-of-way line and the West line of said Lot 1-A, a distance of 21.54 feet to the Point of Beginning;

THE WHOLE OF THE ABOVE-DESCRIBED TRACT ALSO BEING DESCRIBED AS LOT 1-A, BLOCK 8, McLARTY'S CIRCLE VIEW ADDITION to the City of Lubbock, Lubbock County, Texas, according to the map, plat and/or dedication deed thereof recorded in Volume 1969, Page 89, Deed Records of Lubbock County, Texas, SAVE AND EXCEPT the Two portions thereof described as Tract 1 and Tract 2 on Exhibit "A" attached to General Warranty Deed to Aviraj Investments, a Texas limited partnership, recorded in Volume 9408, Page 230, Official Public Records of Lubbock County, Texas, reference to which instrument is made for a more complete description of the two tracts so excluded.

TRACT C: Tract "A-2", a replat of Tract "A", COMMONWEALTH ADDITION to the City of Lubbock, Lubbock County, Texas, according to the map, plat and/or dedication deed thereof recorded in Document No. 2019034858 of the Official Public Records of Lubbock County, Texas.



FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
12/09/2025 02:48 PM
FEE: \$2.00
2025048025