

Notice of Foreclosure Sale

December 9, 2025

Deed of Trust Security Agreement – Financing Statement (“Deed of Trust”):

Dated: January 12, 2023

Borrower: Sherman Avenue, LLC, a Texas limited liability company

Trustee: Todd Pope

Lender/Beneficiary: Wellington State Bank

Recorded in: Document number 2023001736 in the Official Public
Records of Lubbock County, Texas.

Legal Description: FIELD NOTES on a 1.066 acre tract out of Block Number 6, Roberts and McWhorter Addition to the City of Lubbock, Lubbock County, Texas being further described by metes and bounds as follows:

BEGINNING at a found 5/8” rod on the North line of said Block Number Six, which is 25 feet west of the Northeast corner of said Block Number Six;

THENCE S 01°47’36”W (Texas North Central Zone Bearing Basis), along the West Line Sherman Avenue, 341.69 feet to a set ½” rod with green cap marked RPLS 4460 for the most Easterly Southeast corner of this tract;

THENCE N 89°23’26” W, with the North line of Marsha Sharp Freeway, a distance of 5.07 feet to a set ‘x’ in concrete for a corner of this tract;

THENCE S 46°43’18” W, with the North line of Marsha Sharp Freeway, a distance of 21.21 feet to a found TXDot brass cap for the most Southerly Southeast corner of this tract;

THENCE N 88°04’27” W, along the north line of Marsha Sharp Freeway, a distance of 110.54 feet to a set ½” rod with green cap marked RPLS 4460 for the Southwest corner of this tract;

THENCE N 01°47’31” E, along the East line of an alley as described in the Lubbock County Deed Records Volume 409, Page 3, 356.85 feet to a set ½” rod with green cap marked RPLS 4460 for the Northwest corner of this tract;

THENCE S 88°07’05” E, along the south line of 3rd Street, 130.60 feet to the Place of Beginning. (“Property”)

Secures: Promissory Note ("Note") in the original principal amount of \$600,000.00 executed by Sherman Avenue, LLC, a Texas limited liability company ("Borrower"), and payable to the order of Lender

Guaranty: Commercial Guaranty from Harendra Patel, Guarantor, dated January 12, 2023.

Commercial Guaranty from Neeta Patel, Guarantor, dated January 12, 2023.

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

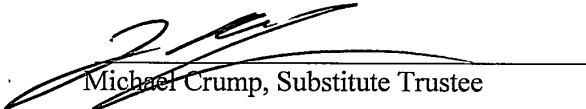
sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

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.

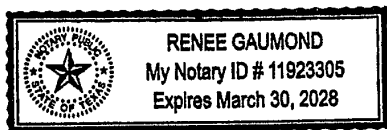
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE 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

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
12/09/2025 02:48 PM
FEE: \$2.00
2025048029

