2026026724 6 PGS POST

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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 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.

Date: July 6, 2026

Security Instrument:

Construction Deed of Trust:

Date:	February 6, 2020
Grantor:	T.O.F.S., LLC
Beneficiary:	Lubbock National Bank, branch of Amarillo National Bank
Recording Information:	Recorded as Document No. 2020006006 in the Official Public Records of Lubbock County, Texas

Property: See Exhibit A

Debt Instruments:

1. Promissory Note

Date:	February 6, 2020
Maker:	T.O.F.S., LLC
Amount:	$450,000.00
Lender:	Lubbock National Bank, branch of Amarillo National Bank

2. Promissory Note

Date:	April 21, 2023
Maker:	T.O.F.S., LLC
Amount:	$550,000.00
Lender:	Lubbock National Bank, branch of Amarillo National Bank

Date of Sale: August 4, 2026

Earliest Time of Sale: 10:00 am

Place of Sale: The gazebo on the front lawn of the Lubbock County Courthouse located at 904 Broadway Street, Lubbock, Texas, or at such other location as designated by the County Commissioners of Lubbock County.

Substitute Trustee: Clint Latham, Scott Lower, David Fernihough, Fili Jaquez, Jackson Napper, or Layton Reed

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

Substitute Trustee will sell the Property by public auction to the highest bidder for cash (except that the Lender may bid credit against the indebtedness due and owing on the Note) at the place and date specified to satisfy the debt secured by the Deed of Trust. The sale will occur within three hours after the Earliest Time of Sale.

THE SALE OF THE SUBJECT PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY, OR OTHERWISE, AND WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER THE BENEFICIARY NOR THE SUBSTITUTE TRUSTEE MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATIONS, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE SUBJECT PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

THE SALE WILL ALSO BE MADE EXPRESSLY SUBJECT TO ANY TITLE MATTERS SET FORTH IN THE DEED OF TRUST, BUT PROSPECTIVE PURCHASERS ARE REMINDED THAT BY LAW THE 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.

Pursuant to Section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

Clint R. Latham, Substitute Trustee
410 S Taylor
Amarillo, TX 79101
(806) 378-8333
clint.latham@anb.com

Exhibit A

TRACT 1: A 5-acre tract of land out of a 221 acre tract out of the West ½ of Section 54, Block A, Lubbock County, Texas, said 221 acre tract described in the Deed of Trust Records of Lubbock County, Texas, Vol. 103, Page 81 as follows:

BEGINNING at a point which is South 304.2 feet and West 1320 feet of an axle set 30 feet South of the Northeast corner of a 221 acre tract described in the Deed of Trust Records of Lubbock County, Texas, Volume 103, Page 81;

THENCE West 875 feet to a point In the South State Highway No. 24, Right of Way line the Northwest corner of this tract;

THENCE South 46 deg. 17' following the South State Highway No. 24, Right of Way line 318.3 feet to a point;

THENCE East 1105 feet to a point;

THENCE N. 0 deg. 04' W. 220 feet to the place of beginning.

TRACT II: A 5-acre tract of land out of a 221 acre tract out of the West ½ of Section 54, Block A, Lubbock County, Texas, said 221 acre tract described in the Deed of Trust Records of Lubbock County, Texas, Vol. 103, Page 81; as follows:

BEGINNING at a point which is 1320 feet West of an axle set 30 feet South of the Northeast corner of the 221 acre tract described in the Deed of Trust Records of Lubbock County, Texas, Vol. 103, Page 81;

THENCE West 546.6 feet to a point in the Right of Way Line of State Highway No. 24, the Northwest corner of this tract;

THENCE South 46 deg. 17' W. following South State Highway No. 24, Right of Way line 441.6 feet to a point;

THENCE East 875.0 feet to a point;

THENCE N 0 deg. 04' W 304.2 feet to the place of beginning.

TRACT III: A tract of land out of Section 54, Block A, Lubbock County, Texas, described as follows:

BEGINNING at a 60d nail, found in a railroad X-tie, In the South line of a paved county road, for the beginning corner of this tract, whence the Northwest corner of Section 54, Block A bears North 00°05'52" East, 25.51 feet and West, 1315.07 feet;

THENCE East, along the South line of said paved county road 197.68 feet to a ½" Iron rod, set for a corner of this tract;

THENCE South 00°02'52" West, 613.55 feet to a 1/2" Iron rod, set for a corner of this tract;

THENCE West, 1324.51 feet to a ½" Iron rod, set in the East line of U.S. Highway 62-82, for a corner of this tract;

THENCE North 46°17'59" East, along the East line of U.S. Highway 62-82, 129.33 feet to a ½" Iron rod, found for a corner of this tract;

THENCE East, along the South line of a 9.14 acre tract of land, 1033.41 feet to a 1" Iron pipe, found for a corner of this tract;

THENCE North 00°02'52" East, along the East line of said 9.14 acre tract, 524.20 feet to the point of beginning.

TRACT IV: A tract of land out of Section 54, Block A, Lubbock County, Texas, described as follows:

BEGINNING at a ½" Iron rod, set in the South line of a paved county road for the Northeast and beginning corner of this tract, whence the Northwest corner of Section 54, Block A, bears North 00°02'52" East 25.51 feet and West, 1862.98 feet;

THENCE West, along the South line of said paved county road 350.23 feet to a ½" Iron rod, found for the Northwest corner of this tract;

THENCE South 00°02'52" West, along the East line of a 5.0 acre tract of land, 613.55 feet to a ½" Iron rod, found for the Southwest corner of this tract;

THENCE East, 350.23 feet to a ½" Iron rod, set for the Southeast corner of this tract;

THENCE North 00°02'52" East, along the West line of 3.89 acre tract of land, 613.55 feet to the Point of Beginning.

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS

Kelly Pinion, County Clerk
Lubbock County, TEXAS
07/08/2025 10:04 AM
FEE: $2.00
2026026724