

**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**

AT 2:55 FILED  
O'CLOCK P.M.

**Date:** January 12, 2026

JAN 13 2026

**Deed of Trust**

**Dated:** January 1, 2025

*Jennifer Deaton*  
COUNTY CLERK, CORYELL CO., TEXAS

**Grantor:** Versatile Developments, LLC, a Texas Limited Liability Company

**Trustee:** Jessenia A. Ruiz

**Substitute Trustee:** Karl R. Quebe and/or William F. "Fred" Brown

**Lender:** STRATA Trust Company Custodian FBO Thomas Harris IRA

**Recorded in:** Deed of Trust recorded under Instrument Number 380936, Real Property Records of Coryell County, Texas.

**Legal Description:**

Beginning at a steel pin set at the base of a corner post being the calculated SEC of the said J.J. Bowman Survey, the SEC of said 5.0 tract and the SEC of this;

THENCE N17-18-07E (all GPS Bearings) along an old wire fence being the East line of an old abandoned country road, at 431.19 feet a concrete monument found, the NEC of this;

THENCE along the arc of a circular curve to the Right with curve data as follows: R=756.34 feet, arc=715.77 feet, a chord=S64-17-02W, 689.36, feet, a steel pin set at the base of a corner post, the SWC of this;

THENCE S 76-05-51E along the fenced South line of an old abandoned country road at 505.10 feet the Point of Beginning and containing 1.68 acres of land.

**Note Secured by Deed of Trust (Note)**

**Date:** January 1, 2025

**Maker:** Versatile Developments, LLC, a Texas Limited Liability Company

**Original Principal Amount: \$107,000.00**

**Lender:** STRATA Trust Company Custodian FBO Thomas Harris IRA

**Foreclosure Sale:**

**Date of Sale of Property (first Tuesday of month):** February 3, 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 at 1:00 p.m.

**Place:** The North door of the Coryell County Courthouse, or as designated by the Coryell County Commissioners Court pursuant to Section 51.002 of the Texas Property Code, as the place where foreclosure sales are to take place.

**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 STRATA Trust Company Custodian FBO Thomas Harris IRA'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, STRATA Trust Company Custodian FBO Thomas Harris IRA, the owner and holder of the Note, has requested the Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given that the Substitute Trustee will sell both the real property and any personal property described in the Deed of Trust in accordance with Lender'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 the Substitute Trustee or 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 STRATA Trust Company Custodian FBO Thomas Harris IRA. 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 the Substitute Trustee.

THIS DOCUMENT APPOINTS WILLIAM F. "FRED" BROWN" and/or KARL R. QUEBE, AS THE SUBSTITUTE TRUSTEE IDENTIFIED TO CARRY OUT THE SALE OF PROPERTY IDENTIFIED IN THE SECURITY INSTRUMENT AS SET FORTH IN THIS NOTICE OF FORECLOSURE SALE. THE SIGNER OF THIS DOCUMENT IS THE ATTORNEY OR DULY AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

**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.**

  
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Karl R. Quebe  
Attorney for Mortgagee

  
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William F. "Fred" Brown, Substitute Trustee  
Telephone number: 254-537-2558  
c/o Karl R. Quebe  
5400 Bosque Blvd., Ste. 312  
Waco, Texas 76710  
Telephone Number: 254-751-1830