

AT 3:35 PM FILED
O'CLOCK P

JUN 23 2026

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 TRUSTEE'S SALE

WHEREAS, on October 17, 2022, Matthew Speck executed a Deed of Trust conveying to Nancy Burns, Trustee, the real property hereinafter described, to secure the payment of a Note in the principal amount of \$612,048.00 therein described, said Deed of Trust being recorded in Document No. 358073 of the Official Public Records of Coryell County, Texas, to which record reference is here made to more fully show the wording and effect of such instrument and the real property covered by it.

WHEREAS, Michael Speck defaulted in the payment of said indebtedness, and the same is now wholly due, and Nancy Burns as Trustee and Lender/Holder of said debt is hereby giving notice of her intention to sell said real property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

WHEREAS, in my capacity as the attorney and authorized agent to and for Nancy Burns the Trustee and holder of the Note, and pursuant to Section 51.002 of Texas Property Code, I hereby file this Notice under and by virtue of said Deed of Trust, including posting and filing the public notice required under Section 51.002 Texas Property Code as amended, and to proceed with a foreclosure of the Deed of Trust lien securing the payment of said note.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday July 21, 2026, at 10:00 a.m.** or within three (3) hours thereafter, the Trustee will sell said real property at the place hereinafter set out; to the highest bidder for cash. The place of sale shall be in the area designated by the Commissioners Court of Coryell County, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if such place is not so designated, the sale will take place in the area where this Notice of Trustee's Sale is posted), in the City of Gatesville, Coryell County, Texas.

Said real property is described as follows:

Being tracts of land in Coryell County, Texas out of the E. Norton Survey and being more fully described in Exhibit "A" attached hereto and incorporated herein for all purposes.

Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiling may be after the date originally scheduled for this sale.

Pursuant to § 51.009 of the Texas Property Code, the real property will be sold "AS IS" condition without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and the physical condition of the real property and the priority of the lien being foreclosed.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Lender thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The 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 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. The sale shall not cover any part of the property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the priority nature and extent of such matters, if any.

In the event of a defect or other problem with the foreclosure process is discovered that may invalidate the sale, the consideration paid will be returned to the purchaser as the sole and

absolute remedy. In the event of any claim or action brought by any person including the purchaser requiring or resulting in the invalidation of the sale and rescission of the Trustee's Deed or Substitute Trustee's Deed, purchaser's damages resulting therefrom are limited to the consideration paid to the Trustee or Substitute Trustee and the sole and absolute remedy shall be the return to purchaser of the consideration paid. The purchaser shall have no further recourse against the Trustee, the Trustee's Attorney, any Substitute Trustee, or the Substitute Attorney's Attorney (if applicable).

Default has occurred under the Deed of Trust, and the Trustee is hereby pursuing a public sale. Notice is hereby given that before the sale the Trustee or the Trustee's attorney, agent or servicer may appoint a person to serve as a substitute trustee to conduct the sale should that be necessary.

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.

WITNESS MY HAND on 23rd day of June 2026.

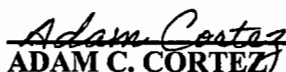

ADAM C. CORTEZ
State Bar No. 04844650
Attorney and Authorized Agent
for Trustee/Lender Nancy Burns
CORTEZ LAW FIRM
1202 South Alamo Street
San Antonio, TX 78210

Exhibit "A"

Tract One:

all that certain

tract of land lying and being situated in Coryell County, Texas out of the E. Norton Survey, being a part of that certain 2 acre tract conveyed by E J Morgan, et ux to R. L. Clemons by deed of record in Volume 179 Page 356, Deed Records of Coryell County, Texas, and being a part of that certain 2.5 acre tract conveyed by Mel Catlin et al to R L Clemons by deed dated April 14, 1952, recorded in Volume 180 Page 517 said Deed Record and also being a part of that certain 4.5 acre tract conveyed by Mel Catlin et al to R. L. Clemons and wife, Jewel Clemons by deed dated March 27, 1959 recorded in Volume 209 Page 211, said Deed Records and described as follows:

BEGINNING at the Southeast corner of that tract conveyed by R. L. Clemons et ux to James A. Dixon by deed shown of record in Volume 252 Page 460, said deed records;

THENCE North 21 deg 35 min East with the East line of the Dixon lot 92 feet the Northeast corner of the same for a corner of this tract in the south line of tract sold to S O Weaver by R L Clemons et ux of record in Vol. 214 Page 504 of the Deed Records of Coryell County, Texas;

THENCE North 70 deg 09 min East with the South line of the Weaver tract 105 feet the Southeast corner of the Weaver tract for a corner of this tract;

THENCE in a Northerly direction with the East line of the Weaver lot and the East line of another tract conveyed by R. L. Clemons et ux to S O Weaver by deed recorded in Vol. 212, Page 385, said deed records 146 feet for the Northwest corner of this tract;

THENCE in a Southeasterly direction with the South line of tract conveyed by R. L. Clemons et ux to W. B. Cummings et ux by deed dated May 2, 1960, 215 feet to a point in the East line of the 2.5 acre tract conveyed by Catlin et al to Clemons above referred to for the Northeast corner of this tract;

THENCE South with the East line of said 2.5 acre tract 113 feet to a point for the Southeast corner of this tract;

THENCE in a Westerly direction 208 feet to the place of beginning.

Tract Two:

all that certain

tract or parcel of land lying and being situated in Coryell County, Texas and being out of the E. Norton Survey and being a part of a 4-1/2 acre tract of land conveyed by Mel Catlin et al to R. L. Clemons and wife Jewel Clemons by deed recorded in Vol 209 Page 211 deed records of Coryell County, Texas and described as follows:

Beginning at a point in the East right of way line of Highway No. 36 said point being 225 feet South of the NW corner of said 4-1/2 acre tract; Thence S 14 deg 02 Min E with the east right of way line of Highway No. 36, & 75 feet the S W Corner of this tract; Thence N 70 Deg 09 Min E at 344 feet a corner on the East line of said 4-1/2 acre tract; Thence in a Northerly direction with the East line of said 4-1/2 acre tract 75 feet to the N E Corner of this; Thence S 70 Deg 09 Min W 344 feet to the place of beginning.

Said above tract of land being all of two tracts of land conveyed by R. L. Clemons and wife to H. E. Clemons by two separate deeds one recorded in Vol 209 Page 347 and one in Vol 211 Page 60 of the Deed Records of Coryell County, Texas, to which reference is here made for further description.

Tract Three: ✓

all that certain

tract or parcel of land situated in Coryell County, Texas, off of the North end of that certain 4-1/2 acres of land, more or less, out of the E Norton Survey, conveyed to R L Clemons and wife, Jewell Clemons, by Mel Catlin, et al, by deed dated March 27, 1959, shown of record in Vol. 209 page 811 Deed Records of Coryell County, Texas, and described further as follows:-

BEGINNING at the Northwest corner of the said 4-1/2 acre tract, said corner also being the Northwest corner of that certain 2-1/2 acre tract out of said Survey conveyed by E J Morgan, et ux, to Mel Catlin, et al, by Deed shown of record in Vol. 177 page 630, said Deed Records; the Southwest corner of a ditch conveyed by T M Morgan, et al, to The State of Texas, by deed shown of record in Vol. 184 page 549, said Deed Records; and the East line of Highway No. 36;

THENCE along the north line of said 2-1/2 acre tract and the South line of said ditch, North 70 deg 09 min East at 209.3 feet pass the Northeast corner of said 2-1/2 acre tract and the Northwest corner of another 2-1/2 acre tract conveyed by E J Morgan, et ux, to Mel Catlin, et al, by deed shown of record in Vol. 180 page 102, said Deed Records, continue course and count in all 344.8 feet the Northeast corner of the said 2-1/2 acre tract conveyed to Mel Catlin, et al, by E J Morgan, et ux, by Deed shown of record in Vol. 180 page 102, said Deed Records; and the Northwest corner of that certain tract of land conveyed by Mel Catlin, et al, to R L Clemons off of the east side of the aforesaid last mentioned 2-1/2 acre tract, as shown by deed of record in Vol. 180 page 517, said Deed Records;

THENCE in a southerly direction with the west line of the aforesaid tract conveyed to R L Clemons, and East line of said 4-1/2 acre tract 225 feet, more or less, the Northeast corner of that certain tract conveyed by R L Clemons, et ux, to H E Clemons by deed dated July 7, 1959, shown of record in Vol. 211 page 80, said Deed Records;

THENCE South 70 deg 09 min West with the North line of said tract conveyed to H E Clemons, at 180 feet pass the Northwest corner of same and the Northeast corner of another tract conveyed by R L Clemons, et ux, to H E Clemons, by deed dated April 20, 1959, shown of record in Vol. 209 page 347, said Deed Records, continue course and count in all 344 feet the Northwest corner of the said H E Clemons tract and the East line of Highway No. 36;-

THENCE in a northerly direction with the east line of said Highway No. 36, 225 feet to the place of beginning.

Exhibit "A" cont.

Tract Four:

all that certain

tract of land lying and being situated in Coryell County, Texas out of the E Norton Survey and being One (1) acres of land, more or less, off of the North end of that certain tract conveyed by Mel Catlin et al to R L Clemons et ux by deed shown of record in Vol. 209 Page 211 of the Deed Records of Coryell County, Texas and described further as follows:

BEGINNING at the Northeast corner of lot sold by R L Clemons et ux to H E Clemons by deed shown of record in Vol. 211 Page 60 of the Deed Records of Coryell County, Texas; said point also being the Southwest corner of tract of land conveyed by Willie Deavers et ux to B W Lee by deed shown of record in Vol. 148 Page 306, said Deed Records;

THENCE in a Northeasterly direction with the South line of the B W Lee tract, 344 feet to a point in the East line of the tract sold by Mel Catlin et al to Clemons on the West line of road for the Northeast corner of this tract;

THENCE South with said East line and the West line of said road, 278 feet to a point in said East line for the Southeast corner of this tract;

THENCE in a Northwesterly direction 215 feet to a point four (4) feet South of the Southeast corner of the tract sold by R L Clemons et ux to H E Clemons referred to above for the Southwest corner of this tract;

THENCE North 4 feet the Southeast corner of the H E Clemons tract, continue North with the East line of said H E Clemons tract in all 142 feet to the place of beginning.

STATE OF TEXAS