

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Property To Be Sold. The property to be sold is described as follows:

48.532 ACRES, MORE OR LESS, IN PEDRO ZARZA GRANT, FALLS COUNTY, TEXAS, MORE FULLY DESCRIBED IN THE ATTACHED EXHIBIT "A".

2. Date, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date: Tuesday, January 6, 2026

Time: The sale shall begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale shall be completed no later than 1:00 p.m.

Place: The area of the Falls County Courthouse in Marlin, Texas, designated by the Commissioner's Court pursuant to Section 51.002 of the Texas Property Code as a place where foreclosure sales are to take place.

The Deed of Trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. 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. Such reposting or refile may be after the date originally scheduled for this sale.

3. Terms of Sale. 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 beneficiary 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 cash on the date the property is sold.

At 1:24 P.M.
DEC 15 2025
ELIZABETH REED, COUNTY CLERK
FALLS COUNTY, TEXAS
BY DEPUTY

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 nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the beneficiary has the right to direct the trustee or substitute trustee to sell the property in one or more parcels and/or sell all or only part of the property.

Pursuant to the Texas Property Code, the property will be sold in "as is, where 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 condition of the property.

Pursuant to the Texas Property Code, the trustee or 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 sale.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (50 U.S.C. app. Section 501 et seq.) and state law, including section 51.015 Texas Property Code. 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.

4. Type of Sale. The sale is a nonjudicial Deed of Trust lien foreclosure sale being conducted pursuant to the power of sale granted by that one certain Deed of Trust executed by Kenneth L. Karl, dated October 8, 2008, and recorded in Volume 226 Page 685 of the Official Public Records of Falls County, Texas.

5. Obligations Secured. The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described in the original principal amount of \$51,554.14 executed by Kenneth L. Karl payable to the order of BancorpSouth Bank (collectively the "Obligation"). Cadence Bank is the current owner and holder of the Obligation and is the beneficiary under the Deed of Trust.

6. Default and Request To Act. Default has occurred under the Deed of Trust, and the beneficiary has requested me, as trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

DATED: December 15, 2025.



Blake Rasner
Substitute Trustee
Haley & Olson, P.C.
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Waco, Texas 76712
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Facsimile: (254) 776-6823
Email: brasner@haleyolson.com

EXHIBIT "A"

BEING all of that tract of land in Falls County, Texas, out of the Pedro Zarza Grant, and being part of that called 161.6 acres of land described in a deed to Bruce T. Smith and wife, Monta C. Smith as recorded in Volume 253, Page 397 of the Deed Records of Falls County, Texas, and being further described as follows:

BEGINNING at a 1/2 inch steel rod set in the East line of U.S. Highway 77 (Golinda Drive) at the Southwest corner of said 161.6 acres;

THENCE North 06 degrees 25 minutes 45 seconds East, 1732.31 feet to a 3/8 inch steel rod found in the East line of U.S. Highway 77 and the West line of said 161.6 acres;

THENCE South 83 degrees 23 minutes 07 seconds East, 130.93 feet to a 1/2 inch steel rod set;

THENCE North 06 degrees 27 minutes 12 seconds East, 292.57 feet to a 1/2 inch steel rod set in the Northwest line of said 161.6 acres;

THENCE North 62 degrees 00 minutes 00 seconds East (Basis of Bearings), 617.23 feet to a 1 inch pipe found;

THENCE South 33 degrees 52 minutes 04 seconds East, 618.52 feet to a 1/2 inch steel rod set;

THENCE South 20 degrees 06 minutes 38 seconds East, 1012.78 feet to a 1/2 inch steel rod set in a South line of said 161.6 acres;

THENCE South 62 degrees 43 minutes 34 seconds West, 1794.29 feet to the Point of Beginning containing 48.532 acres of land.