

FILED
AT 4:15 O'CLOCK P.M. ON
OCT 30 2025
TANDIE MANSFIELD, COUNTY CLERK
BANDERA COUNTY, TEXAS
BY *[Signature]* DEPUTY

NOTICE OF TRUSTEE'S SALE

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. Sender is: Codilis & Moody, P.C., 20405 State Highway 249, Suite 170, Houston, TX 77070

INSTRUMENT BEING FORECLOSED AND MORTGAGE SERVICER INFORMATION

Deed of Trust dated September 28, 2005 and recorded under Vol. 713, Page 607, or Clerk's File No. 00153479, in the real property records of BANDERA County Texas, with Joan M. Murray as Grantor(s) and San Antonio Federal Credit Union as Original Mortgagee.

Deed of Trust executed by Joan M. Murray securing payment of the indebtedness in the original principal amount of \$125,000.00 and obligation therein described including but not limited to the promissory note and all modifications, renewal and extensions of the promissory note (the "Note") executed by Joan M. Murray. Credit Human Federal Credit Union is the current mortgagee (the "Mortgagee") of the Note and Deed of Trust or Contract Lien.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. San Antonio Federal Credit Union is acting as the Mortgage Servicer for the Mortgagee. San Antonio Federal Credit Union, is representing the Mortgagee, whose address is: PO Box 758, San Antonio, TX 78293.

Legal Description:
LOT 474, OF BANDERA RANCH ACRES, UNIT NO. TWO (2), A SUBDIVISION OF RECORD IN BANDERA COUNTY, TEXAS, AS RECORDED IN VOLUME 2, PAGE 16 OF THE MAP AND PLAT RECORDS OF BANDERA COUNTY, TEXAS AND REPLATED IN VOLUME 6, PAGE 307 OF THE MAP AND PLAT RECORDS OF BANDERA COUNTY, TEXAS.

SALE INFORMATION

Date of Sale: 12/02/2025 Earliest Time Sale Will Begin: 1:00 PM

Location of Sale: The place of the sale shall be: BANDERA County Courthouse, Texas at the following location: At the southwest front door either inside or outside of the Bandera County Courthouse which faces Main Street, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

TERMS OF SALE

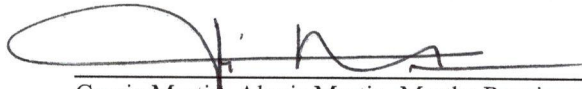
A default has occurred in the payment of said herein referenced indebtedness, and the same is now wholly due, and the Mortgagee and/or Mortgage Servicer has requested the hereinafter appointed Substitute Trustee to sell said property to the highest bidder for cash and to distribute or apply the proceeds of said sale in accordance with the terms of said Deed of Trust.

The Sale will be conducted as a public auction to the highest bidder for cash, except that Mortgagee's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Pursuant to the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to Section 51.009 of 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.



The sale will begin at the earliest time stated above, or within three (3) hours after that time. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

The address for the Substitute Trustee for purposes of Section 51.0075(e) of the Texas Property Code is:
Codilis & Moody, P.C.
20405 State Highway 249, Suite 170
Houston, TX 77070
(281) 925-5200

A handwritten signature in black ink, appearing to read 'Cassie Martin', written over a horizontal line.

Cassie Martin, Alexis Martin, Martha Rossington, Reyn Rossington, Shelby Martin,
Terri Martin, Auction.com, LLC, or Codilis & Moody, P.C., as Substitute Trustee