

Prepared by:
Jaci Roberts Berry, Attorney at Law
NORTON + WOOD
315 Main Street, Texarkana, Texas 75501-5604

After recording, return to:
Jaci Roberts Berry, Attorney at Law
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315 Main Street, Texarkana, Texas 75501-5604



6 pgs
APPOINT

2025002678

**NOTICE OF FORECLOSURE SALE
AND
APPOINTMENT OF SUBSTITUTE TRUSTEE**

Date: May 13, 2025

Deed of Trust ("Deed of Trust")

Dated: December 1, 2020

Grantor: Douglas E. Garsee, Spouse of Paula C. Garsee
Paula C. Garsee, Spouse of Douglas E. Garsee

Trustee: Jeff Hobbs

Lender: Community State Bank

Recording in: Instrument No.2020005299 of the Real Property Records of Cass
County, Texas

Legal Description: All that certain 50.7 acre tract of land in the Francis McKnight Survey, A-684, Cass County, Texas, being all of a called 50 acre tract described in Instrument No. 2017001823, Official Public Records of Cass County, Texas, said 50.7 acre tract of land being more particularly described by metes and bound as follows: (Bearing Basis: Monumented South line of Vol. 1044, Pg. 792) Beginning at: A sucker rod found at a fence corner post on the West side of Cass County Road No. 4457 at the intersection of Cass County Road No. 4457 and Cass County Road No. 4467, also an angle corner of a tract in Vol. 1115, Pg. 480; Thence S 01° 40' W, 1486.9 feet with common boundary of Vol. C-3, PG. 475 to a 1/2" iron rod and "T" post set on the East and South side of Cass County Road No. 4457 for the Southeast corner of this tract; Thence: N 88° 21' W, 1486.6 feet with common boundary

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AMY E. VARNELL
CASS COUNTY CLERK

of the Judge Dawson Estate to a 5/8" iron rod found at a fence corner on the North side of Cass County Road No. 4457 for Southwest corner of this tract, also the Southeast corner of a called 38 acre tract in Instrument No. 42675, said iron rod being 8.3 feet North of a fence line and North 23.3 feet North of the centerline of Cass County Road No. 4457, the centerline of intersection of Cass County Road No. 4457 and Cass County Road No. 4449 bears N 89° 18' W, 1745.0 feet; Thence: N 01° 40' E, 1486.9 feet (passing at 986 feet to a "T" post at a fence corner and painted line) with common boundary of Instrument No. 42675 and Vol 1044, Pg. 792 to a plow point found at a fence corner for the Northwest corner of this tract, also an angle corner of Vol. 1044, Pg. 792; Thence: S 88° 21' E, 1486.6 feet with a fence for common boundary of Vol. 1115, Pg. 480 to the Point of Beginning, containing 50.7 acres of land, more or less.

Parcel ID Number: 18975

The Property is located in Cass County at 430 CR 4457, Bivins, Texas 75555

Secures: Consumer Note ("Note") in the original principal amount of **\$216,544.00**, executed by Douglas E. Garsee and wife, Paula C. Garsee and Billie B. Garsee ("Borrowers") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Property: The real property, improvements, and personal property described in and mortgaged in the Deed of Trust, including the real property described in the attached Exhibit "A", and all rights and appurtenances thereto

Foreclosure Sale:

Date: June 3, 2025

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 is 10:00 A.M. and not later than three (3) hours thereafter.

Place: North Entrance of the Cass County Courthouse, 100 E Houston St, Linden, Texas 75563.

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 Lender'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, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and 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 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 Lender. 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 Substitute Trustee.

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.

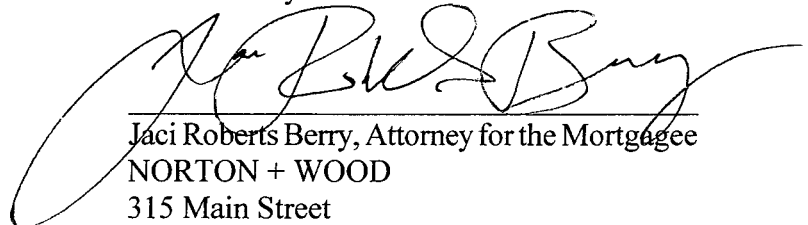
Jeff Hobbs is Trustee under the Deed of Trust. Lender has appointed Jaci Roberts Berry, Richard J. Kroll, Marshall C. Wood, and/or Fred R. Norton, Jr. as Substitute Trustees under the Deed of Trust. Lender has instructed the Substitute Trustees to offer the Property for sale toward

the satisfaction of the Note.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEES IDENTIFIED TO
SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED
IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY
OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

Date: May 13, 2025.

Submitted by:



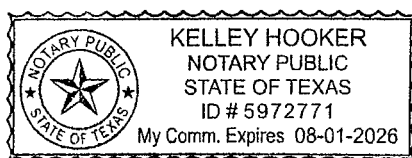
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[Space Below This Line For Acknowledgment]

STATE OF TEXAS §
 §
COUNTY OF BOWIE §

BEFORE ME, the undersigned Notary Public, on this day came Jaci Roberts Berry, known to me to be the person whose name is subscribed to this instrument, and acknowledged to me that she has the authority to execute this instrument and that she executed this instrument for the purposes and consideration stated herein.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this 13th day of May, 2025.


NOTARY PUBLIC - STATE OF TEXAS