



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 or Security Document. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

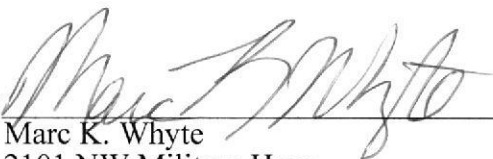
4. Type of Sale. The sale is a judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust or other Security Document, dated September 26, 2022, and executed by Jeffrey A. Ferry (the “Deed of Trust” or “Security Document”).

5. Obligations Secured. The Deed of Trust or other Security Document provides that it secures the payment of the indebtedness and obligations therein described (collectively the “Obligations”), including but not limited to Real Estate Lien Note or other Commercial Security Agreement dated September 26, 2022, and executed by Jeffrey A. Ferry (“Maker”), and Randolph-Brooks Federal Credit Union, as Payee, in the original principal amount of \$190,000.00 (the “Note”).

Randolph-Brooks Federal Credit Union is the current owner and holder of the obligation and is the beneficiary under the Deed of Trust or other Security Document.

6. Default And Request To Act. Default has occurred under the Deed of Trust or other Security Document and the Beneficiaries have requested me, as an appointed Substitute Trustee, to conduct this sale. Notice is given that before the sale, the Beneficiary may appoint another person or substitute trustee to conduct the sale.

DATED: April 28 2026.

By:   
\_\_\_\_\_  
Marc K. Whyte  
2101 NW Military Hwy.  
San Antonio, Texas 78213

**SUBSTITUTE TRUSTEE**

## EXHIBIT "A"

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Property Address: 310 Cottonwood Avenue, Luling, Texas 78648

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**LEGAL DESCRIPTION:**

Being 1.735 acres of land, out of the Spencer Morris Survey, A-18, in Caldwell County, Texas, and being more particularly described within Exhibit "A" attached hereto and made a part hereof for all purposes.

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## EXHIBIT "A"

BEING all of that tract of land described in deed from E. L. Wilder, et ux to Dock L. Lott et ux dated May 22, 1974, recorded in Volume 222, Page 444 of the Caldwell County Deed Records, less and except that portion sold to James Short by Deed dated May 23, 1973, recorded in Volume 356, Page 95, Caldwell County Deed Records, the portion remaining is described as follows, to-wit:

BEGINNING at intersection of North line of Lamar Street with the West line of an alley or land, being the Southwest corner of that tract of land described in deed from E.L. Wilder, et ux to Dock L. Lott and wife, Bethel Lott as above mentioned;  
THENCE North 28-1/2 degrees East 360 feet;  
THENCE South 60 degrees East 210 feet;  
THENCE South 28-1/2 degrees West 360 feet;  
THENCE North 60 degrees West 210 feet to the PLACE OF BEGINNING,  
containing therein approximately 1.735 acres of land, more or less,  
and being in the Spencer Morris League in the City of Luling in  
Caldwell County, Texas.