

25TX577-0002

1111 SILENT VALLEY ROAD, LOCKHART, TX 78644

NOTICE OF FORECLOSURE SALE

Property: The Property to be sold is described as follows:

SEE EXHIBIT A

Security Instrument: Deed of Trust dated December 21, 2022 and recorded on December 28, 2022 as Instrument Number 2022-009684 in the real property records of CALDWELL County, Texas, which contains a power of sale.

Sale Information: December 02, 2025, at 11:00 AM, or not later than three hours thereafter, at the main entrance of the new Caldwell County Judicial Center located at 1703 S. Colorado Street, Lockhart, Texas, or as designated by the County Commissioners Court.

Terms of Sale: Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.

Obligation Secured: The Deed of Trust executed by JOEL STEVEN DOUGA AND NATALIE BROOKE DOUGA secures the repayment of a Note dated December 21, 2022 in the amount of \$224,800.00. CARDINAL FINANCIAL COMPANY, LIMITED PARTNERSHIP, whose address is c/o Cardinal Financial Company, Limited Partnership, 9726 Old Bailes Road, Suite 200, Fort Mill, SC 29707, is the current mortgagee of the Deed of Trust and Note and Cardinal Financial Company, Limited Partnership is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.

Court Order: A Home Equity Foreclosure Order was signed on October 16, 2025 in the 421st District Court of Caldwell County under Cause No. 25-140CVA. A copy of the Order is attached hereto.

Substitute Trustee: In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

Filed this 23rd day of Oct 2025
10:23 AM

TERESA RODRIGUEZ
COUNTY CLERK, CALDWELL COUNTY, TEXAS
By Sandra Guerra Deputy

Sandra Guerra

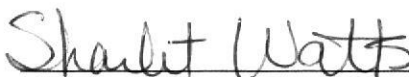
Substitute Trustee(s): Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Sharlet Watts, Angela Zavala, Michelle Jones, Richard Zavala Jr., Jennyfer Sakiewicz, Richard Zavala, Jr., Deanna Ray, Jr, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Jeff Benton, Andrew Mills-Middlebrook, Ed Henderson, George Hawthorne, Louise Graham, Kyle Walker, Auction.com, LLC_, Dustin George

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) 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.

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.



Miller, George & Suggs, PLLC
Tracey Midkiff, Attorney at Law
Jonathan Andring, Attorney at Law
Rachel Son, Attorney at Law
6080 Tennyson Parkway, Suite 100
Plano, TX 75024



Substitute Trustee(s): Aarti Patel, Violet Nunez, Daniel McQuade, Marcela Cantu, Cary Corenblum, Joshua Sanders, Aleena Litton, Sharlet Watts, Angela Zavala, Michelle Jones, Richard Zavala Jr., Jennyfer Sakiewicz, Richard Zavala, Jr., Deanna Ray, Jr, Brian Hooper, Mike Jansta, Mike Hayward, Jay Jacobs, Jim Mills, Susan Mills, Jeff Benton, Andrew Mills-Middlebrook, Ed Henderson, George Hawthorne, Louise Graham, Kyle Walker, Auction.com, LLC, Dustin George
c/o Miller, George & Suggs, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024

Certificate of Posting

I, Sharlet Watts, declare under penalty of perjury that on the 23 day of October, 2026 I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of CALDWELL County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

Date: December 21, 2022
MIN: 1000922-1401792222-4

Loan Number: 1401792222

EXHIBIT "A"

LEGAL DESCRIPTION

Being 0.5549 of an acre of land, more or less, out of the BYRD LOCKHART SURVEY, ABSTRACT NO. 17, and being also a part of a tract of land called 20 acres and conveyed to G.P. Williams by deed recorded in Volume 254, Page 9 of the Deed Records of Caldwell County, Texas and also being a tract of land conveyed to Glen Golub by deed recorded in Volume 79, Page 50 of the Official Records of Caldwell County, Texas, TOGETHER WITH THAT 60' wide access easement being described in Document No. 124342, Official Public Records, Caldwell County, Texas and in Road Way Easement and Maintenance Agreement recorded in Volume 138, Page 872, Official Public Records, Caldwell County, Texas, and also being more particularly described by metes and bounds on Exhibit "A" attached hereto and made a part hereof.

Parcel ID: 030001705402203

Commonly Known As: 1111 Silent Valley Road, Lockhart, Texas 78644

All of a certain tract or parcel of land situated in Caldwell County, Texas and being a part of the Byrd Lockhart Survey A-17 and being also a part of a tract of land called 20 acres and conveyed to G.P. Williams by deed recorded in Volume 254 Page 9 of the Deed Records of Caldwell County, Texas and being also all of a tract of land conveyed to Glen Holub by deed recorded in Volume 79 Page 50 of the Official Records of Caldwell County, Texas and being more particularly described as follows:

BEGINNING at a fence corner post found in the East line of the above mentioned 20 acre tract and in the NE corner of above mentioned Holub tract and in the West line of a tract conveyed to Mary McConnell by deed recorded in Volume 49 Page 547 of the said Official Records for the NE corner this tract and from which iron pin the NE corner of the said 20 acre tract bears N 10 degrees 25 minutes W 513.35 feet.

THENCE S 10 degrees 25 minutes 00 seconds E with the East line of the said 20 acre tract and the West line of the above mentioned McConnell tract 174.92 feet to a fence corner post found in the NE corner of a tract of land conveyed to Anna M. Keiler by deed recorded in Volume 75 Page 482 of the said Official Records for the SE corner this tract.

THENCE S 79 degrees 35 minutes 00 seconds W with the North line of the above mentioned Keiler tract 138.31 feet to an iron pin found in the East line of a 60' access easement described in Volume 79 Page 50 of the said Official Records for the SW corner this tract.

THENCE N 10 degrees 19 minutes 52 seconds W with the East line of the above mentioned 60' access easement 174.92 feet to an iron pin found in the SW corner of a tract of land conveyed to Verner F. Robinson by deed recorded in Volume 69 Page 637 of the said Official Records for the NW corner this tract.

THENCE N 79 degrees 35 minutes 00 seconds E with the South line of the above mentioned Robinson tract 138.05 feet to the place of beginning containing 0.5549 acres of land.

EASEMENT

BEGINNING at an iron pin set in the intersection of the East line of the said 20.0 acre tract and the curving North line of F.M. #2001 for the East corner this tract, said curve having a radius of 2904.93 feet and a central angle of 01 degrees 11 minutes 05 seconds.

THENCE with the North line of F.M. #2001 and the arc of the said curve 60.07 feet the chord of which bears S 76 degrees 52 minutes 33 seconds W 60.07 feet.

THENCE N 10 degrees 25 minutes 00 seconds W 213.04 feet to the PC of a curve to the left said curve having a radius of 104.09 feet and a central angle of 54 degrees 01 minutes 25 seconds.

THENCE with the arc of the said curve 98.14 feet the chord of which bears N 37 degrees 25 minutes 43 seconds W 94.55 feet the PC of a curve to the right said curve having a radius of 196.08 feet and a central angle of 38 degrees 44 minutes 40 seconds.

THENCE with the arc of the said curve 132.59 feet the chord of which bears N 44 degrees 13 minutes 34 seconds W 130.08 feet the PCC of a curve to the right said curve having a radius of 843.81 feet and a central angle of 13 degrees 34 minutes 00 seconds.

THENCE with the arc of the said curve 199.80 feet the chord of which bears N 17 degrees 06 minutes 52 seconds W 199.33 feet.

THENCE N 10 degrees 19 minutes 52 seconds W 665.51 feet to an iron pin set for the NW corner this easement.

THENCE N 79 degrees 35 minutes 00 seconds E 60.00 feet to an iron pin set in the NW corner of a 1.00 acre tract of land this date carved out of the above mentioned 20 acre tract.

THENCE S 10 degrees 19 minutes 52 seconds E at 316.08 feet pass the NW corner of the above described 0.5549 acre tract and at 491.00 feet pass the SW corner of the said 0.5549 acre tract and continue for a total of 665.60 feet to the PC of a curve to the left said curve having a radius of 783.81 feet and a central angle of 13 degrees 34 minutes 00 seconds.

THENCE with the arc of the said curve 185.59 feet the chord of which bears S 17 degrees 06 minutes 52 seconds E 185.16 feet to the PCC of a curve to the left said curve having a radius 136.09 feet and a central angle of 37 degrees 57 minutes 06 seconds.

THENCE with the arc of the said curve 90.14 feet the chord of which bears S 44 degrees 15 minutes 09 seconds E 88.50 feet the PC of a curve to the right said curve having a radius of 164.09 feet and a central angle of 54 degrees 01 minutes 25 seconds.

THENCE with the arc of the said curve 154.72 feet the chord of which bears S 37 degrees 25 minutes 44 seconds E 149.05 feet to a point of the East line of the said 20 acre tract.

THENCE S 10 degrees 25 minutes 00 seconds E 210.20 feet to the place of beginning.

CAUSE NO. 25-140CVA

**IN RE: ORDER FOR FORECLOSURE
CONCERNING 1111 SILENT VALLEY
ROAD, LOCKHART, TX 78644
UNDER TEX. R. CIV. PROC. 736**

PETITIONER:**CARDINAL FINANCIAL COMPANY,
LIMITED PARTNERSHIP**

RESPONDENT(S):

**JOEL STEVEN DOUGA AND
NATALIE BROOKE DOUGA**

IN THE DISTRICT COURT OF

CALDWELL COUNTY, TEXAS

421ST JUDICIAL DISTRICT

DEFAULT ORDER

1. On this day, the Court considered Petitioner's motion for a default order granting its application for an expedited order under Rule 736. Petitioner's application complies with the requirements of Texas Rule of Civil Procedure 736.1.
2. The name and last known address of each Respondent subject to this order is:

NATALIE BROOKE DOUGA 1111 SILENT VALLEY ROAD LOCKHART, TX 78644	JOEL STEVEN DOUGA 1111 SILENT VALLEY ROAD LOCKHART, TX 78644
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Each Respondent was properly served with the citation, but none filed a response within the time required by law. The return of service for each Respondent has been on file with the court for at least ten days.

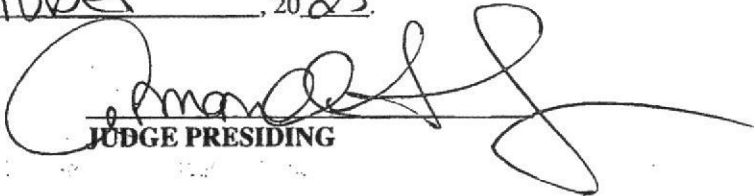
3. The Property that is the subject of this foreclosure proceeding is commonly known as 1111 SILENT VALLEY ROAD, LOCKHART, TX 78644, with the following legal description:

SEE EXHIBIT A

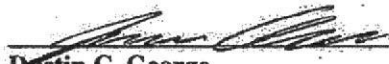
4. The lien sought to be foreclosed is indexed or recorded at Instrument Number 2022-009684 and recorded in the real property records of CALDWELL County, Texas.
5. The material facts establishing Respondent's default are alleged in Petitioner's application and the supporting affidavit. Those facts are adopted by the court and incorporated by reference in this order.

6. Based upon the affidavit of Petitioner, no Respondent subject to this order is protected from foreclosure by the Servicemembers Civil Relief Act, 50 U.S.C. App. § 501 *et seq.*
7. Therefore, the Court grants Petitioner's motion for default order under Texas Rules of Civil Procedure 736.7 and 736.8. Petitioner, or successors in interest, may proceed with foreclosure of the property described above in accordance with applicable law and the loan agreement, contract or lien sought to be foreclosed.
8. This order is not subject to a motion for rehearing, a new trial, a bill of review, or an appeal. Any challenge to this order must be made in a separate, original proceeding filed in accordance with Texas Rule of Civil Procedure 736.11.

SIGNED this 16th day of October, 2025.


JUDGE PRESIDING

Approved:


Dustin C. George
Texas Bar No. 24065287
dgeorge@mgs-legal.com
Jonathan Andring
Texas Bar No. 24094512
jandring@mgs-legal.com
MILLER, GEORGE & SUGGS, PLLC
6080 Tennyson Parkway, Suite 100
Plano, TX 75024
Phone: 972-532-0128
Fax: 214-291-5507

Attorneys for Petitioner

AMANDA S. MONTGOMERY

FILED this 16 day of Oct., 2025
11:25 a M
JUANITA ALLEN, District Clerk
DISTRICT COURT, CALDWELL CO., TX
BY Madison But DEPUTY

Date: December 21, 2022
MIN: 1000922-1401792222-4

Loan Number: 1401792222

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