

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Notice is hereby given that a public sale at auction of the Property (as that term is defined and described below) will be held at the date, time and place specified herein.

Information regarding the indebtedness and lien that is the subject of this sale:

Note:

Date: August 7, 2024
Maker: Michael Adrian Monroy
Payee: Capital Farm Credit, ACA as agent/nominee

Original Principal Amount: \$320,764.00

Capital Farm Credit Loan No. 6493510

Filed this 12th day of Jan 2026
11:31A M

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

Deed of Trust:

Date: August 7, 2024
Grantor: Michael Adrian Monroy and Danay Danyell Boren, a/k/a Danay Danyell Monroy
Trustee: Jeffrey C. Norte
Recorded in: Instrument Number 2024-006738, Official Public Records of Caldwell County, Texas.

Property:

The following described real property, together with all mineral interests, improvements, fixtures, personal property and intangible property, if any, described in and presently covered by the Deed of Trust and all other rights, privileges and appurtenances pertaining thereto:

Being a 16.772 acre parcel of land situated in the Michael Gillan Survey (League) Abstract No. 10, Caldwell County, Texas, being part of that 185.568 acre parcel of land described in Warranty Deed from Karen S. McCutchan, et al to Eric Scott Ross, et ux as filed for record at Instrument No. 2019-006454, Official Public Records, Caldwell County, Texas, said 16.772 acres being more particularly described by metes and bounds on Exhibit A, attached hereto and specifically made a part hereof for all purposes.

Together with all rights, easements, appurtenances, royalties, surface, subsurface and/or mineral rights, now owned or hereafter acquired, oil and gas rights, crops, timber, all diversion payments or third party payments made to crop producers, all water and riparian rights, wells, ditches, reservoirs, and water stock and all existing and future improvements, structures, fixtures and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

Notwithstanding any other provision, reservation or exception contained in said Deed of Trust or on any exhibit thereto, the lien shall cover all of Grantor's water rights, including, but not limited to, rights to surface water, groundwater, underground water, percolating waters, rights to any water from lakes, streams or other bodies of water, adjudicated or permitted water rights, riparian and other water rights which are owned or which are hereafter acquired by Grantor whether or not expressly excepted from the description of the Property.

Prior Modification of Note and/or Deed of Trust:

Present Owner of Note and Beneficiary under Deed of Trust:

Capital Farm Credit, ACA as agent/nominee

Information regarding the public sale to be held:

Substitute Trustee: Taylor Grantham, Angela Zavala, Richard Zavala, Jr., Michelle Jones, Sharlet Watts, and David Garvin; 8101 Boat Club Road, Suite 320; Fort Worth, TX 76179

Appointed by written instrument executed on January 9, 2026 by Capital Farm Credit, ACA as agent/nominee and recorded or to be recorded in the appropriate Official Public Records of Caldwell County, Texas.

Date of Sale: February 3, 2026, being the first Tuesday in said month.

Time of Sale: The earliest time at which the sale will occur is 1:00 p.m., Lockhart, Texas local time, and shall begin not later than 3 hours thereafter.

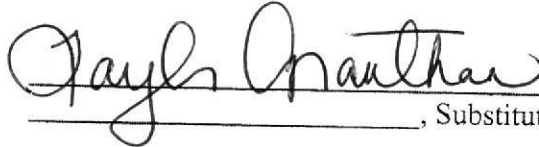
Place of Sale: The designated area of the County Courthouse as designated by the Commissioners Court of Caldwell County, Texas

Default has occurred in the payment of the indebtedness evidenced by the Note. Because of such default, Capital Farm Credit, ACA as agent/nominee appointed Substitute Trustee and has requested Substitute Trustee to enforce the Deed of Trust.

Therefore, notice is given that on the date and time and at the place set forth hereinabove, any one of the above-named Substitute Trustees will sell the above-referenced Property by public sale

to the highest bidder for cash in accordance with the Deed of Trust and the laws of the State of Texas.

Prospective bidders are advised to make their own examination of title to the Property to determine the existence of any easements, restrictions, liens or other matters affecting title to the Property. Neither Substitute Trustee nor the Capital Farm Credit, ACA as agent/nominee make any representation or warranty (express or implied) regarding title to or the condition of the Property. The Property to be sold at the public sale will be sold in its present "AS IS" condition and subject to all ad valorem taxes then owing with respect to the Property.


_____, Substitute Trustee

Please return File-Stamped Copy to:

Will C. Griffis
McCleskey, Harriger, Brazill & Graf, L.L.P.
101 S. Park
San Angelo, TX 76901

EXHIBIT A

Being a 16.772 acre parcel of land situated in the Michael Gillan Survey (League) Abstract No. 10, Caldwell County, Texas, being part of that 185.568 acre parcel of land described in Warranty Deed from Karen S. McCutchan, et al to Eric Scott Ross, et ux as filed for record at Instrument No. 2019-006454, Official Public Records, Caldwell County, Texas, same being part of that parcel of land described as the third tract in executor's deed from the Estate of Cecil Earle McCutchan, Jr. to Florence Winston McCutchan as filed for record at Instrument No. 953920 (Vol. 136, Pg. 315), Official Public Records or Real Property, Caldwell County, Texas described by metes and bounds as follows:

BEGINNING at a ½ inch iron rod with orange plastic cap marked TX RPLS 5367 on an East line of Said Ross parcel, the Southwest line of Callihan Road, and the North corner of this tract, from which an 8 inch cedar fence post on the Southwest line of said Callihan Road, for a north corner of said Ross Parcel, the East corner of that 50.00 acre parcel described in General Warranty Deed to Saul Cerda Balderas as filed for record in Instrument No. 053866 (Vol. 428, Pg. 248), Official Public Records, Caldwell County, Texas and on a North line of said McCutchan parcel, bears North 41°19'43" West a distance of 1120.77 feet;

THENCE South 41°19'43" East, along said lines, a distance of 511.40 feet to a ½ inch iron rod with orange plastic cap marked TX RPLS 5367 for an East corner of this tract;

THENCE over and across said Ross parcel and said McCutchan parcel the following three (3) courses and distances:

1. South 49°05'13" West a distance of 1453.24 feet to a ½ inch iron rod with orange plastic cap marked TX RPLS 5367 for a West corner of this tract, from which an 8 inch cedar fence post on the Northwest line of said Callihan Road, for the South corner of said Ross parcel bears South 27°50'00" a distance of 1676.21 feet;
2. North 41°38'14" West a distance of 493.19 feet to a ½ inch iron rod with orange plastic cap marked TX RPLS 5367 for a West corner of this tract
3. North 48°22'10" East a distance of 1455.87 feet, more or less, to the West line of Callihan Road, an east line of the Ross parcel, and the POINT OF BEGINNING.