

RECEIVED BY
LAMAR COUNTY CLERKS OFFICE
ON THIS THE 13th DAY OF OCT, 2025

Notice of Substitute Trustee Sale

T.S. #: 25-15590

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.

Date, Time, and Place of Sale - The sale is scheduled to be held at the following date, time and place:

Date: 11/4/2025

Time: The sale will begin no earlier than **1:00 PM** or no later than three hours thereafter.
The sale will be completed by no later than **4:00 PM**

Place: **Lamar County Courthouse in Paris, Texas, at the following location: 119 N. Main St, Paris, TX 75460 - or in the area designated by the commissioners court. OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT, PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE**

Property To Be Sold - The property to be sold is described as follows:

SEE ATTACHED EXHIBIT "A"

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 11/7/2022 and is recorded in the office of the County Clerk of Lamar County, Texas, under County Clerk's File No 199477-2022 recorded on 11/9/2022 in Book Page of the Real Property Records of Lamar County, Texas.

2180 E CHERRY PARIS, TX 75460

2196 E CHERRY PARIS, TX 75460

Trustor(s): **ACHR PROPERTIES LLC** Original Beneficiary: **Las Colinas Federal Credit Union**

Current Beneficiary: **LAS COLINAS FEDERAL CREDIT UNION** Loan Servicer: **LAS Colinas Federal Credit Union**

Current Substituted Trustees: **Auction.com, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, David Sims, Sharon St. Pierre, Richard Paul Carr Jr., Margaret Rosenne Kayl, Michael Turner, Jabria Foy, Heather Golden, Rick Snoke, Prestige Default Services, LLC**

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.

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee



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reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The present Beneficiary under the Deed of Trust has elected to conduct a unified foreclosure sale pursuant to the provisions of Texas Business and Commercial Code § 9.604 (a) and to include in the non-judicial foreclosure pursuant to the power of the sale granted by the deed of trust described in this Notice of Trustee's Sale all of the personal property and fixtures described in the Deed of Trust. The present Beneficiary reserves the right to revoke its election as to some or all of said personal property and/or fixtures, or to add additional personal property and/or fixtures to the election herein expressed, at the present Beneficiary's sole election, from time to time and at any time until the consummation of the trustee's sale to be conducted pursuant to the Deed of Trust and Notice of Trustee's Sale. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$336,000.00, executed by ACHR PROPERTIES LLC, A TEXAS LIMITED LIABILITY COMPANY, and payable to the order of Las Colinas Federal Credit Union; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of ACHR PROPERTIES LLC, A TEXAS LIMITED LIABILITY COMPANY to ACHR PROPERTIES LLC AND CYNTHIA A. RICHEY AND ALBERT V. RICHEY. LAS COLINAS FEDERAL CREDIT UNION is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the Note and all other amounts lawfully owing under the Note, the Deed of Trust, and all of the other associated loan documents, including, without limitation, all interest, default interest, late charges, advances, attorneys' fees and other costs and expenses.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

LAS COLINAS FEDERAL CREDIT UNION
16803 Dallas Parkway, Suite 320
Addison, Texas 75001
925-284-0237

Dated: Oct 13, 2025

Auction.com, Harriett Fletcher, Ronnie Hubbard, Sheryl LaMont, David Sims,
Sharon St. Pierre, Richard Paul Carr Jr., Margaret Rosenne Kayl, Michael Turner,
Jabria Foy, Heather Golden, Rick Snoke, Prestige Default Services, LLC



Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Phone: (972) 893-3096 ext. 1035
Fax: (949) 427-2732

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services, LLC
16801 Addison Road, Suite 350
Addison, Texas 75001
Attn: Trustee Department

EXHIBIT "A"

TRACT ONE

A part of the **HIRAM WILLIAMS SURVEY** within the corporate limits of the City of Paris,

described by metes and bounds as follows:

BEGINNING at a stake in East Cherry Street, at the NW corner of a lot conveyed by W. B. Birk et al. to W. W. Stoll and P. M. Warlick in 1872, by deed of record in Book W, Page 303, Lamar County Deed Records, this being the NW corner of Lot No. 15 in Plat A of the J. C. Record Biting;

THENCE EAST with the SE line of Lot No. 18 and the NE line of Lot No. 15, and the NE line of Lot No. 14 and the SE line of Lot No. 6, a distance of 454 feet to the NW corner of the lot conveyed by the Warlick heirs to J. P. Warlick on April 10, 1918, by deed of record in Book 170, Page 353, Lamar County Deed Records;

THENCE SOUTH with the SE line of said lot 457 feet to a stake in the NE line of the Warlick Park property, this point being also the NW corner of the lot conveyed by the Warlick heirs to J. P. Warlick on January 16, 1934, by deed of record in Book 235, Page 323, Lamar County Deed Records;

THENCE WEST with a line 454 feet to the NW corner of the Black-Steel lot;

THENCE NORTH with the WB line of a line 497 feet to the place of beginning, and being the same property described in deed from George T. Warlick et al to P. F. Henry et al, dated August 16, 1946, of record in Book 250, Page 93, Lamar County Deed Records; reference being made to all the above mentioned instruments and records for all necessary purposes.

TRACT TWO

A part of the **HIRAM WILLIAMS SURVEY** within the corporate limits of the City of Paris,

described by metes and bounds as follows:

BEGINNING at the NW corner of a lot conveyed by P. M. Warlick et al to R. L. Johnson;

THENCE SOUTH 89 Deg. West with the center of Pine Mill Road 19.47 poles, a stake;

THENCE SOUTH 14.48 poles, a stake;

THENCE NORTH 69 Deg. East 10.45 poles, a stake;

THENCE NORTH 14.48 poles to the place of beginning, and enclosing 0.91 acre of land.

TRACT THREE

A part of the **HIRAM WILLIAMS SURVEY** within the corporate limits of the City of Paris,

described by metes and bounds as follows:

BEGINNING at the SE corner of a 1-acre lot conveyed by P. M. Warlick et al to J. P. Warlick on April 16, 1918, by deed of record in Book 170, Page 353, Lamar County Deed Records;

THENCE SOUTH 238 feet, a stake to the SE line of the John W. Carpenter lot;

THENCE WEST 172.4 feet, a stake;

THENCE NORTH 238 feet, a stake;

THENCE EAST 172.4 feet to the place of beginning; Tracts Two and Three, above, being the same property described in deed from J. P. Warlick et al to R. P. Henry et al, dated March 20, 1944, of record in Book 265, Page 521, Lamar County Deed Records.

Plat Excepted Tract: (2238 Cherry)

A part of the **HIRAM WILLIAMS SURVEY** within the corporate limits of the City of Paris, and being a part of the **Hunt Tract** described in deed from J. P. Warlick et al to R. P. Henry et al, of record in Book 265, Page 521, Lamar County Deed Records; described by metes and bounds as follows in accordance with a survey made by R. G. Berry, RPS, on 6/21/56;

BEGINNING at a stake in the SE line of East Cherry Street (formerly Pine Mill Road,) at a point 25 feet South of the original SE corner of the Warlick/Henry tract of land above mentioned;

THENCE SOUTH 89 Deg. 10 Min. West with the SE line of East Cherry Street 77 feet, a stake;

THENCE SOUTH 221 feet, a stake;

THENCE NORTH 89 Deg. 10 Min. East 77 feet, a stake;

THENCE NORTH 221 feet to the place of beginning, and being the same property described in deed to David D. Anthony and wife, Nell Roy Anthony, dated July 8, 1964, of record in Book 417, Page 232, Lamar County Deed Records; reference being made to all the above mentioned instruments and records for all necessary purposes.

Second Excepted Tract (2218 Cherry)

A part of the Hiram Williams Survey within the corporate limits of the City of Paris, described by notes and bounds as follows:

BEGINNING at a stake in the WB line of East Cherry Street at the NW corner of the lot conveyed by P. P. Henry et ux. to Jasper H. Thomas, Jr., on November 30, 1954, by deed of record in Book 491, Page 264, Lamar County Deed Records;

THENCE WEST with the SB line of East Cherry Street 100 feet, a stake;

THENCE SOUTH 222.8 feet, a stake;

THENCE EAST 100 feet, a stake at the SW corner of the above mentioned Henry/Thomas lot;

THENCE NORTH with the WB line 222.8 feet to the place of beginning, and being the same property described in deed from Brandy Draper et ux. to W. M. House, Jr. and wife, Betty W. House, dated July 31, 1999, of record in Book 694, Page 244, Lamar County Real Property Records; reference being made to all the above mentioned instruments and records for all necessary purposes.

Third Excepted Tract (2218 Cherry)

A part of the Hiram Williams 483-Acre Survey, Patent No. 356, and part of the property conveyed by Georgia L. Werlick et al. to P. P. Henry et ux. on August 16, 1946, by deed of record in Book 290, Page 95, Lamar County Deed Records; described by notes and bounds as follows in connection with a survey made by R. G. Perry, Licensed Land Surveyor, on September 18, 1954:

BEGINNING at a stake in the SB line of East Cherry Street at the NE corner of the Wadlock/Henry tract of land above mentioned;

THENCE WEST with the SB line of East Cherry Street 100 feet, a stake;

THENCE SOUTH 222.5 feet, a stake;

THENCE EAST 100 feet, a stake;

THENCE NORTH 222.5 feet to the place of beginning, and being the same property described as Tract Two in deed from Rayo Maclean to Betty House, dated June 29, 2001, of record in Book 1089, Page 304, Lamar County Real Property Records; reference being made to all the above mentioned instruments and records for all necessary purposes.

Fourth Excepted Tract (2224 & 2230 Cherry)

A part of the Hiram Williams Survey within the corporate limits of the City of Paris, off the West side of the tract of land conveyed in deed from Forest R. Huxey et ux. to R. V. Thresher et ux., dated July 3, 1956, of record in Book 350, Page 425, Lamar County Deed Records; described by notes and bounds as follows:

BEGINNING at a stake in the SB line of East Cherry Street, at a point 25 feet South and 193.5 feet West of the NE corner of a 0.9-acre tract of land conveyed by J. P. Wadlock et ux. to P. P. Henry et ux., by deed of record in Book 265, Page 521, Lamar County Deed Records;

THENCE SOUTH 221 feet, a stake;

THENCE WEST 53.5 feet, a stake;

THENCE NORTH 221 feet to the SB line of East Cherry Street;

THENCE EAST with the SB line of East Cherry Street 53.5 feet to the place of beginning, and being the same property described as Tract One in deed from Rayo Maclean to Betty House, dated June 29, 2001, of record in Book 1089, Page 303, Lamar County Real Property Records; reference being made to all the above mentioned instruments and records for all necessary purposes.

Fifth Excepted Tract:

The Garvo Addition to the City of Paris, Lamar County, Texas as shown on plat of record in Envelope 197-C, Plat Records of Lamar County, Texas.