

RECORDING REQUESTED BY:

WHEN RECORDED MAIL TO:

In Source Logic LLC
c/o Malcolm Cisneros/Trustee Corps
17100 Gillette Avenue
Irvine, CA 92614
(949) 252-8300

TS No TX06000065-23-2S

APN 22607 / 013600-00001-0140

TO No 250169048-TX-RWI

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

WHEREAS, on December 17, 2019, PATRICIA MURRAY as Grantor/Borrower, executed and delivered that certain Deed of Trust in favor of ALLAN B. POLUNSKY as Trustee, NAVY FEDERAL CREDIT UNION as original Beneficiary, which Deed of Trust secures the payment of that certain Promissory Note of even date therewith in the original amount of \$162,000.00, payable to the order of NAVY FEDERAL CREDIT UNION as current Beneficiary, which Deed of Trust recorded on December 17, 2019 as Document No. 167133-2019 in Lamar County, Texas. Deed of Trust covers all of the real property described therein, including, but not limited to, all of the following described property, rights and interests (the "Property"), to-wit: **SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

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WHEREAS, the Trustee named in the Deed of Trust having been removed, the legal holder of the indebtedness described in the Deed of Trust appointed In Source Logic LLC or either of them, as Substitute Trustee (each being referred to as the "Substitute Trustee"), upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, defaults have occurred in the covenants of the Deed of Trust, monetary or otherwise, and the indebtedness secured by and described in the Deed of Trust is now wholly due, and NAVY FEDERAL CREDIT UNION, the legal holder of such indebtedness and the liens securing same has requested either one of the Substitute Trustees to sell the Property in accordance with applicable law and the terms and provisions of the Deed of Trust.

RECEIVED BY
LAMAR COUNTY CLERKS OFFICE
ON THIS THE 6th DAY OF Nov, 2025.

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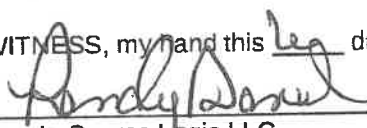
NOW THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, January 6, 2026 at 01:00 PM**, no later than three (3) hours after such time, being the first Tuesday of such month, the Substitute Trustee will sell the Property at public venue to the highest bidder for cash. The sale will take place in Lamar County, Texas, at the area designated by the Commissioner's Court for sales of real property under a power of sale conferred by a Deed of Trust or other contract lien as follows: **119 North Main, Paris TX 75460; THE EAST FOYER, JUST INSIDE THE FIRST FLOOR EAST ENTRANCE TO THE LAMAR COUNTY COURTHOUSE or If the preceding area is no longer the designated area at the area most recently designated by the County Commissioner Court.**

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of and NAVY FEDERAL CREDIT UNION's election to proceed against and sell both the real property and any personal property described in said Deed of Trust in accordance with and NAVY FEDERAL CREDIT UNION's rights and remedies under the Deed of Trust and Section 9.604(a) of the Texas Business and Commerce Code.

NOTICE IS FURTHER GIVEN, that except to the extent that the Substitute Trustee may bind and obligate Mortgagors to warrant title the Property under the terms of the Deed of Trust. Pursuant to Section 51.009 of the Texas Property Code, the Property will be sold in "as is", "where is" condition. Conveyance of the Property shall be made without any representations or warranties whatsoever, expressed or implied. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters and are advised to conduct an independent investigation of the nature and physical condition 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 expressed or implied warranties, except as to the warranted.

WITNESS, my hand this 14 day of November 2025.


By: In Source Logic LLC
Substitute Trustee(s)

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.

**SALE INFORMATION CAN BE OBTAINED ONLINE AT www.insourcelogic.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL: In Source Logic AT 702-659-7766**

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

EXHIBIT "A"

BEING ALL THAT CERTAIN TRACT OF LAND SITUATED IN THE CITY OF PARIS, LAMAR COUNTY, TEXAS, BEING LOT 14, BLOCK A AS SHOWN BY PLAT OF MEADOW PARK ADDITION PHASE II RECORDED IN ENVELOPE NO. 240C OF THE LAMAR COUNTY PLAT RECORDS AND BEING FURTHER DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN FOUND FOR CORNER IN THE EAST LINE OF 42ND STREET S.W., THE SOUTHWEST CORNER OF SAID LOT 14 AND THE NORTHWEST CORNER OF LOT 15, BLOCK A OF SAID ADDITION;

THENCE NORTH 1°00' EAST (BASIS OF BEARING PER PLAT OF MEADOW PARK ADDITION PHASE II ENVELOPE NO. 240C LAMAR COUNTY PLAT RECORDS) WITH SAID EAST LINE A DISTANCE 100.0 FEET TO AN IRON PIN FOUND FOR CORNER, THE NORTHWEST CORNER OF SAID LOT 14, BLOCK A AND THE SOUTHWEST CORNER OF LOT 13, BLOCK A OF SAID ADDITION;

THENCE SOUTH 89°00' EAST WITH THE NORTH LINE OF SAID LOT 14 AND THE SOUTH LINE OF SAID LOT 13 AT 148.85 FEET PASSING A CHAIN LINK FENCE CORNER, CONTINUING IN ALL A DISTANCE OF 150.0 FEET TO A POINT FOR CORNER, THE NORTHEAST CORNER OF SAID LOT 14;

THENCE SOUTH 1°00' WEST WITH THE EAST LINE OF SAID LOT 14 AND THE WEST LINE OF LOT 5, BLOCK A OF MEADOW PARK ADDITION PHASE I AS SHOWN BY PLAT RECORDED IN ENVELOPE NO. 222B OF THE LAMAR COUNTY PLAT RECORDS AT 99.3 PASSING A FOUND WOOD FENCE CORNER, CONTINUING IN ALL A DISTANCE OF 100.0 FEET TO A POINT FOR CORNER, THE SOUTHEAST CORNER OF SAID LOT 14;

THENCE SOUTH 89°00' EAST WITH THE SOUTH LINE OF SAID LOT 14 AND THE NORTH LINE OF SAID LOT 13 A DISTANCE OF 150.0 FEET TO THE POINT OF BEGINNING.