

NOTICE OF FORECLOSURE SALE AND APPOINTMENT OF SUBSTITUTE TRUSTEE

Date: October 13, 2026

Deed of Trust ("Deed of Trust"):

Date: September 17, 2024
Grantor: LUIS VALDEZ
Trustee: Jason Lee, Trustee
Beneficiary: MURPHY HOME BUYERS, LLC, a Texas limited liability company
Recording Information: recorded on December 31, 2024, as Document Number 248579 in the Official Records of Atascosa County, Texas

Promissory Note ("Note"): September 17, 2024

Borrower: LUIS VALDEZ
Lender: MURPHY HOME BUYERS, LLC, a Texas limited liability company
Original Principal Amount: \$20,000.00

Current Holder of the Note and Lien: MURPHY HOME BUYERS, LLC, a Texas limited liability company

Property To Be Sold. The property to be sold (the "Property") is described as follows:

Tract 1: 0.822 acres of land situated within the Corporate Limits of the City of Lytle, in Atascosa County, Texas, out of Survey No. 3361/2, Abstract No. 1517, N. Conrad, original Grantee, being a portion of Lot 27, Block 40, of the San Antonio Suburban Irrigated Farms, a subdivision as shown on a plat thereof recorded in Volume 3 on Page 18 of the Plat Records of Atascosa County, Texas, being a portion of that certain 3 acre tract of land described in a deed to Leandro Reyna from Mrs. Alma Overton, dated June 10, 1944, as recorded in Volume 166 on Page 227 of the Deed Records of Atascosa County, Texas, and being more particularly described by metes and bounds as follows:

BEGINNING at a railroad tie corner post found on the recognized South line of said Survey No. 336 1/2 and the South line of said Lot 27 for the Southeast corner of said 3 acre tract of land and the Southeast corner of this survey from which a chainlink fence corner post found at the point-of-intersection of the recognized South line of said Survey No. 336 1/2 and the East line of Wisdom Road for the Southwest corner of said Lot 27 bears N 89-05-01 W 574.52 feet;

THENCE along fence, the recognized South line of said Survey No. 3361/2, the South line of said Lot 27, and the South line of said 3 acre tract of land, N 89-05-01 W 314.54 feet to a 5/8" iron pin set for the Southeast corner of a certain adjoining 0.896 acre tract of land and the Southwest corner of this survey;

THENCE along the East line of said 0.896 acre tract of land, N 01-29-18 W 113.43 feet to a 5/8" iron pin set for the Southwest corner of a certain 0.830 acre tract of land, and the Northwest corner of this survey;

THENCE along the South line of said 0.830 acre tract of land, S 89-04-38 E 317.80 feet to a 5/8" iron pin set in fence on the East line of said 3 acre tract of land for the Southeast corner of said 0.830 acre tract of land and the Northeast corner of this survey;

THENCE along fence and the East line of said 3 acre tract of land, S 00-09-24 W 113.31 feet to the POINT OF BEGINNING.

Tract 2: TOGETHER WITH AND SUBJECT TO A Non-Exclusive 20-foot-wide Ingress-Egress Easement (0.1484 acres), situated within the Corporate Limits of the City of Lytle, in Atascosa County, Texas, out of Survey No. 336 1/2, Abstract No. 1517, N. Conrad, original Grantee, lying within Lot 27, Block 40, of the San Antonio Suburban Irrigated Farms, a subdivision as shown on a plat thereof recorded in Volume 3, Page 18 of the Plat Records of Atascosa County, Texas, said easement lying within a certain 0.896 acre tract, and within a certain 0.822 acre tract, said 0.896 acre tract and said 0.822 acre tract being portions of that certain 3 acre tract described in a deed to Leandro Reyna from Mrs. Alma Overton, dated June 10, 1944, as recorded in Volume 166, Page 227 of the Deed Records of Atascosa County, Texas, said easement being more particularly described by metes and bounds as follows:

BEGINNING At a point on the East Right-of-Way line of Wisdom Road and the West line of said Lot 27 for the upper Southwest corner of said 0.896 acre tract and the Southwest corner of this easement;

THENCE N 01°29'18" W, at 10.0 feet pass an iron pin found for the Southwest corner of said 0.804 acre tract, a total of 20.00 feet along with the East Right-of-Way line of said Wisdom Road and the middle West line of said 0.896 acre to a point for the lower Northwest corner of this easement.

THENCE S 89°05'01" E, 259.97 feet to a point on the East line of said 0.896 acre tract and the West line of said 0.822 acre tract for an interior corner of this easement;

THENCE N 01°29'18" W, 43.43 feet along with the East line of said 0.896 acre tract and the West line of said 0.822 acre tract to an iron pin found for the Northwest corner of said 0.822 acre tract, the Southwest corner of a certain 0.830 acre tract, and the upper Northwest corner of this easement;

THENCE S 89°4'38" E, 20.00 feet along with the South line of said 0.830 acre tract and the North line of said 0.822 acre tract to a point for the Northeast corner of this easement;

THENCE S 01°29'18" E, 63.43 feet to a point for the Southeast corner of this easement;

THENCE N 89°05'01" W, at 20.00 feet pass the West line of said 0.822 acre tract and the East line of said 0.896 acre tract, at 79.97 feet pass an interior corner of said 0.896 acre tract, continuing along the upper South line of said 0.896 acre tract, a total of 279.97 feet, to the POINT OF BEGINNING, and containing 0.1484 acres, more or less.

Appointment of Substitute Trustee:

Person appointed as substitute trustee to exercise power of sale under deed of trust:

MATTHEW M. COWART
P.O. Box 780805
San Antonio, Bexar County, Texas 78278
Telephone: (210) 582-6373

The substitute trustee is appointed as of October 13, 2026 pursuant to Texas Property Code section 51.0075 to succeed to all title, powers, and duties of the original or successor trustees that are removed herein.

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

Date: November 3, 2026

Time: The sale shall begin no earlier than 10:00 a.m. or no later than three hours thereafter. The

sale shall be completed by no later than 1:00 P.M.

Place: The sale will take place at the west porch of the Atascosa County Courthouse, at 1 Courthouse Circle Drive, Jourdanton, TX 78026, or as designated by the Commissioner's Court.

Terms of Sale: The sale will be conducted as a public auction to the highest bidder for cash, "AS IS". Those desiring to purchase the Property will need to demonstrate their ability to pay cash on the day the Property is sold.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that, by law, the sale will necessarily 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Type of Sale: The sale is a non-judicial public foreclosure sale as allowed under the Deed of Trust and the Texas Property Code.

Obligations Secured: The Deed of Trust secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including but not limited to (1) the Deed of Trust described herein; and (2) all modifications of the Deed of Trust. MURPHY HOME BUYERS, LLC, a Texas limited liability company is the current beneficiary of the Note and Lien.

Default and Request To Act: Default has occurred under the Deed of Trust, and the beneficiary has requested me, as Substitute Trustee, to conduct this sale.

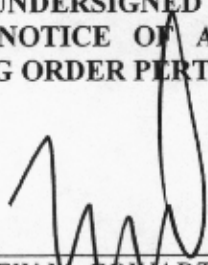
Questions concerning the sale may be directed to the undersigned.

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.

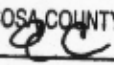
NOTICE TO COUNSEL FOR BORROWER: THE UNDERSIGNED INTENDS TO APPEAR ON BEHALF OF LENDER AT AND REQUIRES NOTICE OF ANY HEARING ON ANY APPLICATION FOR TEMPORARY RESTRAINING ORDER PERTAINING TO THIS SALE.

DATED October 13, 2026.

FILED 4:07 P M
THERESA CARRASCO COUNTRY CLERK


MATTHEW M. COWART, Trustee
P.O. Box 780805
San Antonio, Bexar County, Texas 78278
Telephone: (210) 582-6373
E-mail: matthew@mcowartlaw.com

OCT 13 2026

ATASCOSA COUNTY, TEXAS
BY  DEPUTY