FILED 9:39 O'CLOCK A M
THERESA CARRASCO COUNTRY CLERK

NOTICE OF FORECLOSURE SALE

OCT 13 2026

ATASCOSA COUNTY, TEXAS
BY _____ DEPUTY

Date: October 8, 2026

Real Estate Deed of Trust ("Deed of Trust"):

Dated:	October 15, 2021
Grantor:	J & L Homes, LLC, a Texas limited liability company
Trustee:	Jeffrey C. Norte
Lender:	Capital Farm Credit, ACA, as agent/nominee for Capital Farm Credit, FLCA
Recorded in:	Instrument No. 218885 of the Official Public Records of Atascosa County, Texas
Secures:	Promissory Note dated October 15, 2021 ("Note") in the original principal amount of $123,200.00, executed by J & L Homes, LLC and San Juana Acosta ("Borrower") and payable to the order of Lender, and all other indebtedness secured by the Deed of Trust.

Property:

Being Lot SIX (6), CLEAR LAKE RANCHES, UNIT 4, a subdivision of Atascosa County, Texas, as shown on map or plat thereof recorded on Sheet 273-A, New Plat Cabinet Records of Atascosa County, Texas, together with all improvements, fixtures, rights, easements, appurtenances, and other property described in and secured by the Deed of Trust.

Substitute Trustee: Abstracts/Trustees of Texas, LLC

Substitute Trustee's Address: 9065 Jollyville Rd., Ste. 203A, Austin, Texas 78759

Foreclosure Sale:

Date:	November 3, 2026
Time:	The sale of the Property will be held between the hours of 10:00 a.m. and 4:00 p.m. local time; **the earliest time at which the Foreclosure Sale will begin is 1:00 p.m. and not later than three hours thereafter**.
Place:	Atascosa County Courthouse, 1 Courthouse Circle Drive, Jourdanton, TX 78026, or in the area designated by the commissioner's court of said county for foreclosure sales of real

property as evidenced by a written instrument filed in the real property records of said county.

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

In accordance with Texas Property Code, section 51.0076, the undersigned, as attorney for the Mortgagee and/or Mortgage Servicer, does hereby remove the original Trustee and all previous successor trustees and appoints in their stead the above-named Substitute Trustee, as Substitute Trustee, who shall hereafter exercise all powers and duties given to the original trustee under the said Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender has requested Substitute Trustee to enforce the power of sale in the Deed of Trust by selling the Property.

The Deed of Trust may encumber both real and personal property. Notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender elects not to proceed with the Foreclosure Sale on the date stated in this Notice, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure 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. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold **"AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further

conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

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.

Will Thornhill, Attorney
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