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FILED
NICOLE TANNER, COUNTY CLERK
HILL COUNTY, TEXAS

2026 MAR -2 PM 4:19

NOTICE OF FORECLOSURE SALE

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Deed of Trust. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deed of trust:

Date: December 22, 2017

Borrower(s): Randal Thomas and wife, Penny Thomas f/k/a Penny Regina Audas a/k/a Penny R. Audas

Beneficiary: Cendera Bank, N.A.

Substitute Trustee: Charles E. Lauffer, Jr., and/or Lance Vincent, and/or Douglas Ritcheson

Recording Information: Deed of Trust recorded under document number 2018-00093542, Volume 1936, Page 607 of the Official Public Records of Hill County, Texas.

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

LOT 3, BLOCK 1, CREEKWOOD ESTATES SUBDIVISION, HILL COUNTY, TEXAS, ACCORDING TO THE PLAT RECORDED IN SLIDE 120-A, PLAT RECORDS, HILL COUNTY, TEXAS

The property address is 303 Creekwood Drive, Blum, Texas 76627

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

Date: April 7, 2026

Time: The sale shall begin no earlier than 10:00 a.m. or no later than three (3) hours thereafter. The sale shall be completed by no later than 1:00 p.m.

Place: Hill County Courthouse, Texas, at the following location:

In the area of such Courthouse designated by the Hill County Commissioners' Court as the area where foreclosure sales shall take place, or, if no such area has been designated, then at 1 North Waco Street, Hillsboro, Texas at the East Door of the Hill County Courthouse.

The deed of trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee under the deed of trust need not appear at the date, time and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. Such reporting or refileing may be after the date originally scheduled for this sale.

4. 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.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the date the property is sold.

The sale will be made expressly subject to unpaid ad valorem taxes and 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 other 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.

A purchaser at the sale of the Property “acquires the Property “AS IS” without any expressed or implied warranties” (except as to the warranties of title from the borrower identified in the deed of trust described below). Any purchaser acquires the Property “at the purchaser’s own risk.” Texas Property Code §51.009. Nothing set forth in this Notice is an express or implied representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described deed of trust.

5. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Randal Thomas and Penny Thomas. The deed of trust is dated December 22, 2017 and is recorded in the office of the County Clerk of Hill County, Texas, under document number 2018-00093542, Volume 1936, Page 607 of the Official Public Records of Hill County, Texas.

6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligation therein described including, but not limited to 1) the Note in the original principal amount of \$80,000.00, executed by Randal Thomas and Penny Thomas and payable to the order of Cendera Bank, N.A.; 2) all renewals and extensions of the note; 3) all interest, late charges, fees and other expenses payable under said note on the herein described deed of trust; 4) all other debts and obligations described in the deed of trust (including all debts secured by any cross-collateralization clause in the deed of trust). Cendera Bank, N.A. is the current owner and holder of the Obligation and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, Cendera Bank, N.A., Attention: Krystyna Alexander, (430) 247-5104.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has asked me, as substitute trustee, to conduct this sale. Notice is given that before the sale the beneficiary may appoint another person substitute trustee to conduct the sale.

DATED: February 24, 2026.



Charles E. Lauffer, Jr., Substitute Trustee
821 ESE Loop 323, Suite 530
Tyler, Texas 75701
Tel: (903) 535-2900
Fax: (903) 533-8646

Notice to Members of the Armed Forces of the United States:

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.