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NICOLE MANNER, COUNTY CLERK  
HILL COUNTY, TEXAS

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STATE OF TEXAS

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COUNTY OF HILL

**NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.**

**NOTICE OF FORECLOSURE SALE BY SUBSTITUTE TRUSTEE AND APPOINTMENT OF SUBSTITUTE TRUSTEE(S)**

Date: February 4, 2026

FBN Finance, LLC, a Delaware limited liability company ("Lender") **HEREBY GIVES THIS NOTICE OF NON-JUDICIAL FORECLOSURE** sale (the "Sale") per the powers of sale it was granted in the following deed of trust (the "Deed of Trust"):

1. Deed of Trust, Security Agreement, Assignment of Rents and Fixture Filing made by Danny Owens and Lori Ownes, husband and wife, as Grantor to Michael H. Patterson, solely as Trustee for the benefit of FBN Finance, LLC, as Beneficiary, dated October 26, 2022, recorded at Volume 2225, Page 283, as Document # 00141917 in the Official Public Records of Hill County, Texas, as corrected by that certain Correction Deed of Trust made by Danny Owens and Lori Ownes, husband and wife, as Grantor to Michael H. Patterson, solely as Trustee for the benefit of FBN Finance, LLC, as Beneficiary, dated effective October 26, 2022, recorded at Volume 2251, Page 689, as Document # 00146331 in the Official Public Records of Hill County, Texas, securing a promissory note (as amended, restated, and/or modified from time to time, collectively the "Note") in the original principal amount of \$1,078,000.00, made by Danny Owens and Lori Owens, and payable to the order of FBN Finance, LLC, and all other indebtedness of Danny Owens and Lori Owens to FBN Finance, LLC.

The Deed of Trust constitutes liens on and attaches to all estate, right, title and interest in the real property, fixtures, improvements and personal property described in the attached **Exhibit A** (the "Property").

**Time and Location of Foreclosure Sale:**

Date: Tuesday, March 3, 2026

Time: The Sale will take place 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 10:00 a.m. The sale will be completed by no later than 4:00 p.m.

Place: The Hill County Courthouse, located at 1 North Waco Street, Hillsboro, Texas 76645, at the East door of the Courthouse, being the place specified by the Commissioner's Court of Hill County, Texas, by Resolution recorded as Document Number 2939102, Official Records, Hill County, Texas.

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 liens of the Deed of Trust.

Defaults have occurred and are ongoing under the Note and in the performance of the obligations of the Deed of Trust. Because of these defaults, Lender, as the owner and holder of the Note and liens, has requested that the Trustee sell the Property.

The Deed of Trust encumbers both real and personal property. To the extent necessary, formal notice is hereby given of Lender's intention to 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 of Sale described above, the Trustee will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

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. The 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. 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 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 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 the Trustee.

A debtor who is serving on active military duty may have special rights or relief related to this notice under federal law, including the Servicemembers Civil Relief Act (SCRA) of 2003, 50 U.S.C. App. 501 et seq.) and Texas law, including Section 51.015 of the Texas Property Code.  
**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 MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

**Appointment of Substitute Trustee(s)**

Original Trustee under Deed of Trust: Michael H. Patterson

Substitute Trustee(s), addresses and phone numbers:

David K. Waggoner  
103 W. Elm Street  
Hillsboro, Texas 76645  
254.580.0265

Matthew K. Ormiston  
1111 W. 6<sup>th</sup> Street, Bldg. B, Suite 400  
Austin, Texas 78703  
512.495.6025

**WHEREAS**, Lender, the owner and holder of the indebtedness secured by the Deed of Trust, via their undersigned authorized attorney, **HEREBY REMOVES ALL PRIOR TRUSTEES AND SUBSTITUTE TRUSTEES UNDER THE DEEDS OF TRUST, INCLUDING, WITHOUT LIMITATION, MICHAEL H. PATTERSON, AND HEREBY APPOINTS DAVID K. WAGGONER AND MATTHEW K. ORMISTON**, as Substitute Trustee(s) to act in the place and stead of Trustee and any prior substitute trustees in accordance with the terms of the Deed of Trust and applicable law. Lender requests Substitute Trustee(s) to sell the Property pursuant to the Deed of Trust and applicable law. Lender ratifies any prior acts taken by Substitute Trustee(s) in connection with the sale of the Property.

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 TRUSTEE, ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

**[Remainder of Page Intentionally Blank; Signature(s) on Following Page(s)]**

EXECUTED this 4<sup>th</sup> day of February 2026, by:

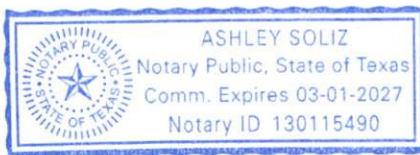
David K. Waggoner  
David K. Waggoner, Substitute Trustee

**ACKNOWLEDGMENT**

THE STATE OF TEXAS           §

COUNTY OF HILL               §

The foregoing instrument was acknowledged before me on the 4<sup>th</sup> day of February, 2026, by David K. Waggoner, as Substitute Trustee, for the purpose therein stated.



Ashley Soliz  
Notary Public, State of Texas

## Exhibit A – The Property

### **Tract I:**

Field notes for 76.60 acres of land situated in the Thomas Richardson Survey, A-796, Hill County, Texas. Said land is a portion of the V.O. Rainwater 230.44 acres tract described in Volume 364, page 518 of the Hill County Deed Records and is further described as follows:

BEGINNING at an iron pin set in the west fence line of the said 230.44 acre tract, S 30° E 893 feet (321.48 vs) from the northwest corner of the said Richardson survey;  
THENCE — S 30° E 893 feet (321.48 vs) with fence to an iron pin set for the southwest corner of this tract;  
THENCE — N 59° 58' E 3733 feet (1343.23 vs) to an iron pin set in the west line of a public road for the southeast corner of this tract;  
THENCE — N 29° 13' W 891.6 feet (320.98 vs) with the west line of said road to an iron pin set for the northeast corner of this tract  
THENCE — S 59° 57' W 3745 feet (1348.2 vs) to the place of beginning.

### **Tract II:**

Field notes for 76.60 acres of land situated in the Thomas Richardson Survey, A-796, Hill County, Texas. Said land is a portion of the V.O. Rainwater 230.44 acres tract described in Volume 364, page 518 of the Hill County Deed Records and is further described as follows:

BEGINNING at an iron pin set at a fence post for the northwest corner of this tract, being also the northwest corner of this tract, being also the northwest corner of the said 230.44 acre tract and the said Richardson survey;  
THENCE — S 30° E 893 feet (321.48 vs) with the west fence line of the said 230.44 acre tract to an iron pin set for the southwest corner of this tract;  
THENCE — N 59° 57' E 3745 feet (1348.2 vs) to an iron pin set in the west line of a public road for the southeast corner of this tract;  
THENCE — N 29° 13' W 886.5 feet (319.14 vs) with the west line of said road to an iron pin set for the northeast corner of this tract and the said 230.44 acre tract;  
THENCE — S 60° 03' W 3757.5 feet (1352.7 vs) with fence to the place of beginning.



**Tract III:**

Field notes for 76.60 acres of land situated in the Thomas Richardson Survey, A-796, Hill County, Texas. Said land is a portion of the V.O. Rainwater 230.44 acres tract described in Volume 364, page 518 of the Hill County Deed Records and is further described as follows:

BEGINNING at an iron pin set in the west fence line of the said 230.44 acre tract, S 30° E 1786 feet (642.96 vs) from the northwest corner of the said Richardson survey;  
THENCE --- S 30° E 893 feet (321.48 vs) with fence to a fence corner for the southwest corner of this tract and the said 230.44 acre tract;  
THENCE --- N 60° E 3721 feet (1339.58 vs) with the south fence line of the said 230.44 acre tract to an iron pin set at fence corner in the west line of a public road for the southeast corner of this tract;  
THENCE --- N 29° 13' W 897.3 feet (323.03 vs) with the west line of said road to an iron pin set for the northeast corner of this tract;  
THENCE --- S 59° 56' W 3733 feet (1343.86 vs) to the place of beginning.

**SAVE and EXCEPT:**

**METES & BOUNDS DESCRIPTION**

BEING A 10.000 ACRE TRACT OF LAND SITUATED IN THE THOMAS RICHARDSON SURVEY, ABSTRACT NUMBER 796, HILL COUNTY, TEXAS, AND BEING A PORTION OF A CALLED 76.60 ACRE TRACT OF LAND (TRACT III) DESCRIBED BY DEED TO CHARLES EDWARD DOUGLAS, RECORDED IN VOLUME 1623, PAGE 91, DEED RECORDS, HILL COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT A 5/8" CAPPED IRON ROD SET STAMPED "LONESTAR 6882" ON THE NORTHEAST LINE OF SAID TRACT III, BEING ON THE APPARENT SOUTHWEST LINE OF COUNTY ROAD 4350 SOUTH, A PRESCRIPTIVE RIGHT-OF-WAY, FROM WHICH A 1" IRON ROD FOUND AT THE NORTHERNMOST CORNER OF SAID TRACT III BEARS NORTH 30 DEGREES 25 MINUTES 41 SECONDS WEST, A DISTANCE OF 275.48 FEET;

THENCE SOUTH 30 DEGREES 25 MINUTES 41 SECONDS EAST, ALONG THE NORTHEAST LINE OF SAID TRACT III, A DISTANCE OF 315.92 FEET, TO A 5/8" CAPPED IRON ROD SET STAMPED "LONESTAR 6882", FROM WHICH A 1/2" IRON ROD FOUND AT THE EASTERNMOST CORNER OF SAID TRACT III BEARS SOUTH 30 DEGREES 25 MINUTES 41 SECONDS EAST, A DISTANCE OF 312.67 FEET;

THENCE SOUTH 59 DEGREES 23 MINUTES 50 SECONDS WEST, DEPARTING SAID NORTHEAST LINE AND OVER AND ACROSS SAID TRACT III, A DISTANCE OF 1386.05 FEET, TO A 5/8" CAPPED IRON ROD SET STAMPED "LONESTAR 6882", FROM WHICH A 3/8" IRON ROD FOUND AT THE SOUTHERNMOST CORNER OF SAID TRACT III BEARS SOUTH 51 DEGREES 48 MINUTES 38 SECONDS WEST, A DISTANCE OF 2368.23 FEET;

THENCE NORTH 27 DEGREES 49 MINUTES 51 SECONDS WEST, CONTINUING OVER AND ACROSS SAID TRACT III, A DISTANCE OF 316.29 FEET, TO A 5/8" CAPPED IRON ROD SET STAMPED "LONESTAR 6882";

THENCE NORTH 59 DEGREES 23 MINUTES 50 SECONDS EAST, CONTINUING OVER AND ACROSS SAID TRACT III, A DISTANCE OF 1371.71 FEET, TO THE POINT OF BEGINNING, AND CONTAINING 10.000 ACRES OR 435,615 SQUARE FEET OF LAND, MORE OR LESS.