

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 SUBSTITUTE TRUSTEE'S SALE AND
APPOINTMENT OF SUBSTITUTE TRUSTEES**

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.

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: September 22, 2025

NOTE: Note described as follows:

Date: March 23, 2010
Maker: Steven G. Davis
Payee: First Guaranty Bank, successor to the original lender
Original Principal Amount: \$64,900.00

2025 SEP 25 AM 10:22
FILED
STACEY KEMP
COUNTY CLERK
COLLIN COUNTY, TEXAS
BY: DO DEPUTY

DEED OF TRUST: Deed of Trust described as follows:

Date: March 23, 2010
Grantor: Steven G. Davis and Katherine C. Howard-Davis, as a matter of form only
Trustee: Bryan L. Sandlin
Beneficiary: First Guaranty Bank, successor to the original beneficiary
Recorded: DOCUMENT NO. 20100506000449730, Real Property Records, Collin County, Texas.

LENDER: First Guaranty Bank, successor to the original lender

BORROWER: Steven G. Davis

PROPERTY: The property described as follows:

THE PROPERTY LOCATED IN COLLIN COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon

and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST (street address: 519 Cherry Drive, Princeton, Texas 75407)***

SUBSTITUTE TRUSTEE: MICHELLE SCHWARTZ, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, JEFF BENTON, ANGELA COOPER BROWN, DAVID GARVIN

Substitute Trustee's Mailing Address:

c/o SettlePou
3333 Lee Parkway, 8th Floor
Dallas, Texas 75219

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

NOVEMBER 4, 2025, the first Tuesday of the month, to commence at 10:00 A.M., or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

In Collin County, Texas, at The Jack Hatchell Collin County Administration Building, 2300 Bloomdale Road, McKinney, TX 75071 OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE

RECITALS

Default has occurred in the payment of the Note and/or in the performance of the obligations under the Deed of Trust that secures the Note. Because of this default, Lender, the owner and holder of the Note and the Deed of Trust lien under Texas Property Code Section 51.002, has requested that Substitute Trustee sell the Property according to the terms of the Deed of Trust and applicable law.

Formal notice is now given of Lender's election to proceed against and sell the real property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and applicable law.

Therefore, notice is given that on the Date and Time of Substitute Trustee's Sale of Property and at the Place of Substitute Trustee's Sale of Property, I, as Substitute Trustee, or any other substitute trustee Lender may appoint, will sell the Property by public sale to the highest bidder for cash or acceptable certified funds, according to the Deed of Trust and applicable law. The sale and conveyance of the Property will be subject to all matters of record applicable to the Property that are superior to the Deed of Trust and to any permitted exceptions to title described in the Deed of Trust. Substitute Trustee has not made and will not make any covenants, representations, or warranties about the Property other than providing the successful bidder at the sale with a deed to the Property containing any warranties of title required by the Deed of

Trust. The Property will be sold AS IS, WHERE IS, AND WITH ALL FAULTS.

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.

APPOINTMENT OF SUBSTITUTE TRUSTEE

DEED OF TRUST: Deed of Trust described as follows:

Date: March 23, 2010
Grantor: Steven G. Davis and Katherine C. Howard-Davis, as a matter of form only
Trustee: Bryan L. Sandlin
Beneficiary: First Guaranty Bank, successor to the original beneficiary
Recorded: DOCUMENT NO. 20100506000449730, Real Property Records, Collin County, Texas.

PROPERTY: The property described as follows:

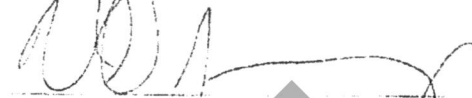
THE PROPERTY LOCATED IN COLLIN COUNTY, TEXAS, INCLUDING PERSONAL PROPERTY, IF ANY, AS DESCRIBED IN THE DEED OF TRUST AND IN EXHIBIT A, ATTACHED HERETO AND INCORPORATED HEREIN FOR ALL PURPOSES, together with all buildings, structures, fixtures and improvements thereon and any and all appurtenances and rights thereto, ***SAVE AND EXCEPT ANY AND ALL LOTS OR PORTIONS THEREOF THAT HAVE BEEN RELEASED OF RECORD BY THE HOLDER OF THE DEED OF TRUST (street address: 519 Cherry Drive, Princeton, Texas 75407)***

SUBSTITUTE TRUSTEE: MICHELLE SCHWARTZ, GUY WIGGS, DAVID STOCKMAN, DONNA STOCKMAN, JANET PINDER, BRANDY BACON, JAMIE DWORSKY, JEFF BENTON, ANGELA COOPER BROWN, DAVID GARVIN

Substitute Trustee's Mailing Address:
c/o SettlePou
3333 Lee Parkway, 8th Floor
Dallas, Texas 75219

Each Substitute Trustee is appointed **effective as of September 22, 2025**, pursuant to Texas Property Code § 51.0075 to succeed to all title, powers, and duties of the original or successor trustees under the Deed of Trust.

Appointment of Substitute Trustees:

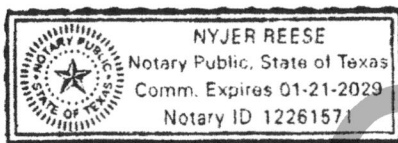
By: 

Name: William Jennings, Attorney for First Guaranty Bank

THE STATE OF TEXAS §
 §
COUNTY OF DALLAS §

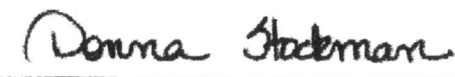
BEFORE ME, the undersigned authority, on this day appeared William Jennings, and after being by me duly sworn, stated that he executed the foregoing instrument for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE on September 22, 2025




Notary Public, State of Texas

Notice of Sale executed by:



Name: Donna Stockman

Substitute Trustee:

EXHIBIT A

LOT 3 IN BLOCK A OF NORTHSIDE ADDITION, AN ADDITION TO THE CITY OF PRINCETON, COLIN COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 4, PAGE 71, PLAT RECORDS, COLIN COUNTY, TEXAS.

Unofficial