

CZIRR Funding Group Inc., a Texas corporation, Noteholder
August REI, LLC, Loan Servicing Company
Ghrist Law Firm PLLC (hereinafter "Attorney")

2026-113
FILED FOR RECORD
AT 1:41 O'CLOCK P.M.

Felix Oropeza
Armando Guerrero
234 A NE CR 2190, KERENS, TX 75144

SEP 14 2026

SHERRY DOWD, County Clerk
NAVARRO COUNTY, TEXAS
BY 160 DEPUTY

Sent via first class and CMRR# 9489 0178 9820 3053 5996 32 on 09.14.2026

NOTICE OF TRUSTEE'S SALE

WHEREAS Felix Oropeza and Armando Guerrero executed a Deed of Trust conveying to the initial trustee, the real estate hereinafter described, in payment of a debt therein described. The Deed of Trust was filed in the real property records of Navarro County, Texas and is recorded under Clerk's File/Instrument Number 2023-001657, to which reference is made for all purposes. WHEREAS, default has occurred in the payment of said indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness; WHEREAS, the undersigned has been, will be, or is hereby appointed Substitute Trustee in the place of the said original Trustee, upon contingency and in the manner authorized by said Deed of Trust; and

NOW, THEREFORE, NOTICE IS HEREBY GIVEN of the following:

1. Date, Place, and Time of Sale:

Date: Tuesday, the 6th day of October, 2026

Time: The sale shall begin no earlier than 11:00 A.M.. or no later than three hours thereafter.

Place: The foreclosure sale will be conducted at public venue in the area designated by the Navarro County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioner's Court, the sale will be conducted at the area immediately adjacent to the location where the Notice of Trustee's Sale (this notice) was posted.

2. Property to be Sold:

Being 10.967 acre tract being located in the J. WILLIAMS Survey, Abstract No. 877, Navarro County, Texas, being part of the tract of land vested to Richard Baxter as described and recorded in Volume 882, Page 610 of the Deed Records of Navarro County, Texas, and being part of a called 125.5 acre tract conveyed to Richard Baxter and Frances A. Baxter as described and recorded in Volume 167, Page 393 of the Deed Records of Navarro County, Texas. Said 10.967 acre tract to be more particularly described as follows. Bearings are based on the State Plane Coordinate System, Texas North Central Zone 4202, N.A.D. 1983. I" COMMENCING at a Iron Pipe found at the Northeast corner of said 125.5 acre tract, same being the Northwest corner of a called 21.00 acre tract of land conveyed to Manuel Jesus Arroyo and Maria Arroyo described and recorded in Document Number 2021-002839 of the Official Public Records of Navarro County, Texas; as THENCE South 28 deg. 38 min. 22 sec. East 1158.66 feet to the Point of Beginning of herein described tract; BEGINNING at a Cotton Spindle set in the driving surface of County Road No. 2190 for the Northeast corner of herein described tract, same being in the West line of a called 107.94 acre tract of land conveyed to Kevin Wiederhold and Lezlie Wiederhold as described and recorded in Document Number 2021-003827 of the Official Public Records of Navarro County, Texas, from which a 1/2" Iron Rod set for reference bears South 58 deg. 36 min. 21 sec. West 30.00

feet; THENCE South 28 deg. 38 min. 24 sec. East along said road and the West line of said 107.94 acre tract a distance of 3 83.43 feet to a Cotton Spindle set for the Southeast corner of herein described tract, from which a 1/2" Iron Rod set for reference bears S 58 deg. 36 min. 21 sec. West 30.00 feet; THENCE South 58 deg. 36 min. 21 sec. West across said 125.5 acre tract a distance of 1241.17 feet to a 1/2 Iron Rod set for the Southwest corner of herein described tract; THENCE North 30 deg. 28 min. 20 sec. West across said 125.5 acre tract a distance of 383.04 feet to a 1/2" Iron Rod set for the Northwest corner of herein described tract; THENCE North 58 deg. 36 min. 21 sec. East across said 125.5 acre tract a distance of 1253.43 feet to the POINT OF BEGINNING AND CONTAINING 10.967 ACRES OF LAND, more or less, of which approximately 0.264 acres lies within the boundaries of County Road No. 2190.

3. Name and Address of Sender of Notice:

Ghrist Law Firm, PLLC, 4016 Gateway Drive, Suite 130, Colleyville, Texas, 76034.

The senders of the notice also include those names listed below. 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. Bidders may be required to pay in cash immediately and without any delay. The foregoing is a bidding condition.

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. Pursuant to Section 51.0025 of the Texas Property Code, the mortgage servicer or Attorney are entitled to administer the foreclosure due to the fact that the servicer, noteholder or Lender, and Attorney have entered into an agreement granting authority to service the mortgage and administer foreclosure proceedings.

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 ACCELERATION. If the maturity on the promissory note has not yet been accelerated, then the lender hereby accelerates the maturity date such that the remaining principal, together with all other charges, are due and owing at this time.



Ian Ghrist, Richard Ramsey, David Waggoner, M. Asad
Haq
Substitute Trustee(s)
4016 Gateway Drive, Suite 130
Colleyville, Texas 76034
Phone: (817) 778-4136