

NOTICE OF NON-JUDICIAL FORECLOSURE SALE

WHEREAS, That certain Deed of Trust (the "Deed of Trust") dated October 16th, 2025, from Celestino Lee Telles and Marissa Breanne Downer ("Borrower"), as Grantor Carmen Mejia, Trustee, filed for record on October 28th, 2025, in Real Property Records of Wheeler County, Texas, more particularly described therein, which serves as security for a \$52,500.00 promissory note described therein (the "Note") executed by Borrower.

WHEREAS the undersigned has been appointed Substitute Trustee in the place of the said original Trustee, upon the contingency and in the manner authorized by the Deed of Trust; and

WHEREAS, default, as same is defined in the Promissory Note and/or the Deed of Trust, has occurred and the outstanding indebtedness on same is now wholly due; and

WHEREAS, M & T Loan 24, LLC, the Owner and Holder of the Promissory Note has requested the undersigned to sell the real property described in the Deed of Trust to satisfy said indebtedness.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on Tuesday, July 7, 2026, beginning at 12 o'clock pm, or not later than 3:00 o'clock pm, the Substitute Trustee, will sell the following described real property, to the highest bidder for cash, subject to the unpaid balance due and owing on any lien indebtedness affecting the property which is superior to the Deed of Trust, if any, at the Courthouse of Wheeler, Texas, in the area designated by the Commissioners Court of such County, or if no such area has been so designated, then at the place where nonjudicial foreclosure sales of real property are customarily and regularly held in Wheeler County, Texas, which real property is described as follows:

Legal Description: All of Lot Nos. Eight (8) and Nine (9), Bock Fifty (50), Woodley's Southside Addition to the City of Shamrock, Wheeler County, Texas.

Commonly known as: 207 S Choctaw St, Shamrock, Wheeler County TX, 79079

Together with all improvements on the property; all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights, and water stock; all fixtures attached to the property; and all personal property, if any described in and secured by the Deed of Trust.

The property to be sold is the same property described in said Deed of Trust, except as same may have been modified of record.

THE SALE OF THE PROPERTY IS "AS IS" AND "WHERE IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE(S), EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. NEITHER OWNER OF THE PROMISSORY NOTE NOR THE SUBSTITUTE TRUSTEE(S) MAKES ANY REPRESENTATIONS OR WARRANTIES WITH RESPECT TO COMPLIANCE WITH LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, NOR WITH RESPECT TO CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATIONS WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

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.

IN WITNESS HEREOF, this instrument has been executed to be effective May 20, 2026

Property Address 207 S Choctaw St, Shamrock, Wheeler County TX, 79079

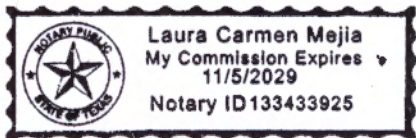
Justin Milam
M & T Loan 24, LLC

Acknowledgement

STATE OF Texas)
COUNTY OF Lampasas)

This instrument was acknowledged before me on May 20, 2026 by Justin Milam for M & T Loan 24, LLC.

NOTARY SEAL:



L. Carmen Mejia
Notary Public, the State of Texas

After Recording, please send to:
M & T Loan 24, LLC
P.O. Box 1606
Lampasas, TX 76550

FILED FOR RECORD

2026 MAY 26 AM 11:16

MARGARET DORMAN
COUNTY CLERK
WHEELER COUNTY, TEXAS
BY _____