

STATE OF TEXAS       §  
                                  §  
COUNTY OF GARZA   §

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**Property:**     **A 1.11 acre tract of land out of the East ¼ of Section 10, Block 6, H.&G.N. Railway Company Survey, Garza County, Texas, described by metes and bounds as shown on Exhibit A hereto (the "Property").**

**County:**     Garza County, Texas

**Note:**               **Date:**                               April 20, 2021  
                          **Original Principal Amount:**       \$150,000.00  
                          **Borrower:**                               Greg & Tracy Brumley  
                          **Lender:**                                       Cody J. Ruthhardt, an individual  
                          **Maturity Date:**                       April 1, 2014  
                          **Last Payment:**                               April 14, 2024

**Deed of Trust:**   **Date:**                               April 20, 2021  
                          **Grantor:**                                       Greg & Tracy Brumley  
                          **Lender/Mortgagee:**               Cody J. Ruthhardt, an individual  
                          **Recording Information:**       Recorded in Garza County, Texas Real Property Records on April 26, 2021, in Volume 0323, Page 1072, Instrument Number 120570

**Date of Sale: (first Tuesday of the Month):**       October 7, 2025

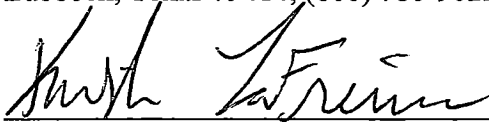
**Time of Sale:**                                       10:00 a.m. - 3:00 p.m

**Place of Sale:**                                   At the county courthouse of Garza County, Texas at the place(s) designated by the Lubbock County Commissioners Court, pursuant to Tex. Property Code § 51.002(a).

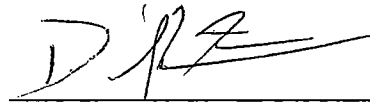
ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY,

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:** Cody J. Ruthardt, as Lender and holder of the Note and Deed of Trust, has appointed Kristen LaFreniere or David LaFreniere as Substitute Trustees under the Deed of Trust for purposes of this sale. Cody J. Ruthardt has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note. The Substitute Trustee's address is: 4630 50<sup>th</sup> St., Suite 108, Lubbock, Texas 79414, (806) 786-9022.



Kristen LaFreniere, Substitute Trustee



David LaFreniere, Substitute Trustee

**THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE LENDER.**

**Terms of Sale:** Notice is given that on the Date of Sale, Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS." THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT, OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION. The sale will begin at the Time of Sale or not later than three hours thereafter. If the Lender for any reason postpones, withdraws, or reschedules the sale, the Trustee need not appear at the date, time, and place of the scheduled sale to announce such 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 and/or Texas Business and Commerce Code. Such reposting or refiling may be after the date originally scheduled for this sale. This sale will be conducted subject to the right of rescission contained in section 51.016 of the Texas Property Code.

**VANDER-PLAS LAFRENIERE, PLLC**  
4630 50<sup>th</sup> St., Suite 108  
Lubbock, Texas 79414  
Telephone: (806) 786-9022

By: 

**Kristen LaFreniere**

kvp@vplflaw.com

**EXHIBIT A**

A 1.11-acre tract of land out of the East  $\frac{1}{4}$  of Section 10, Block 6, H.&G.N. Railway Company Survey, Garza County, Texas, described by metes and bounds as follows:

BEGINNING at a  $\frac{1}{2}$  inch steel rod with cap set for the Northwest corner of this tract, the Northeast corner of Section 10 bears N  $01^{\circ}13'56''$  E a distance of 3944.68 feet and S  $88^{\circ}46'04''$  E a distance of 477.80 feet;

THEN S  $88^{\circ}46'04''$  E at 20.00 feet pass the East line of a road and utility easement recorded in Volume 294, Page 54 of the Deed Records of Garza County, Texas continuing a total distance of 210.00 feet to a  $\frac{1}{2}$  inch steel rod with cap set for the Northwest corner of this tract;

THEN S  $01^{\circ}13'56''$  W a distance of 230.55 feet to a  $\frac{1}{2}$  inch steel rod with cap set for the Southeast corner of this tract;

THEN N  $88^{\circ}46'04''$  W a distance of 210.00 feet to a  $\frac{1}{2}$  inch steel rod with cap set in said easement for the Southwest corner of this tract;

THEN N  $01^{\circ}13'56''$  E a distance of 230.55 feet to the POINT OF BEGINNING.

FILED FOR RECORD  
27<sup>th</sup> day of August 2025  
at 2:13 o'clock P M  
TERRI LAURENCE  
COUNTY CLERK, GARZA COUNTY TEXAS  
By [Signature] Deputy