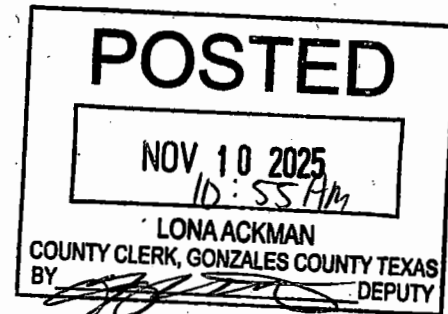


NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: November 10, 2025

NOTE:

DATE: February 14, 2018
AMOUNT: \$51,500.00
MAKER: Joseph A. Bjorgaard
PAYEE: A & M Heritage Holdings, Ltd., dba A & M Investment



DEED OF TRUST:

DATE: February 14, 2018
GRANTOR: Joseph A. Bjorgaard
BENEFICIARY: A & M Heritage Holdings, Ltd., dba A & M Investment
COUNTY WHERE PROPERTY IS LOCATED: Gonzales
TRUSTEE: Michael Baucum
RECORDING INFORMATION: Vol. 1275, page 293, Document No. 18293300, Official Public Records of Gonzales County, Texas

PROPERTY: Being all that certain lot or parcel of land, lying and being situated in Gonzales County, Texas, within the Corporate Limits of the City of Nixon, being all of Lots, Nos. Seven (7), and Eight (8), in Block Fifty-Two (52) of Nixon's Extension to the Town of Nixon, according to the map or plat of said Addition, as the same appears of record in Plat Cabinet, Slide 33-A, of the Gonzales County Plat Records, and being the same land described in a deed from Kathleen Polan and Genie Hurta to David Ortiz and wife, Cynthia Ortiz, dated October 8, 1986, recorded in Vol. 588, on Page 603, of the Deed Records of Gonzales County, Texas.

LENDER/HOLDER NOW: A & M Heritage Holdings, Ltd., dba A & M Investment

BORROWER/DEBTOR NOW: Joseph A. Bjorgaard

SUBSTITUTE TRUSTEE: Bob Frisch or Janice Stoner or Jodi Steen or Desiree Hankins or Jo Woolsey or David Garvin

SUBSTITUTE TRUSTEE'S MAILING ADDRESS: 8101 Boat Club Road, # 320, Fort Worth, TX 76179

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

December 2, 2025, being the first Tuesday of the month, to commence at 11:00 a.m., or within three hours thereafter.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

"In the area designated by the Commissioners Court of such County, pursuant to § 51.002 of the Texas Property Code as the place where foreclosure sales are to take place (if no such place is so designated, the sale will take place in the area where this Notice of Substitute Trustee's Sale is posted).

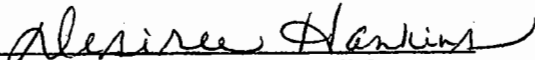
Default has occurred in the payment of the Note and in performance of the obligations of the Deed of Trust which secures the Note. Because of such default, Lender, the holder of the Note, has requested Substitute Trustee to sell the Property. Notice is given that before the sale the Beneficiary may appoint another person Substitute Trustee to conduct the sale.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and 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 9.501(d) of the Texas Business and Commerce Code (Texas UCC).

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, Substitute Trustee, will sell the Property at public auction, by public sale, to the highest bidder for cash, "AS IS," or other form of payment acceptable to Substitute Trustee, in accordance with the Deed of Trust. THERE WILL BE NO WARRANTY RELATING TO TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE FOR THE PERSONAL PROPERTY IN THIS DISPOSITION.

ARMED SERVICES NOTICE EFFECTIVE SEPTEMBER 1, 2011

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.


~~Bob Frisch or Janice Stoner or Jodi Steen or~~
Desiree Hankins ~~or Jo Woolsey or David Garvin~~
Substitute Trustee