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.

APPOINTMENT OF SUBSTITUTE TRUSTEE AND NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: 05/08/2025

NOTE: described as follows: Date: 05/22/2007 Maker: Cindy M. Johnson Payee: Woodhaven National Bank – Northeast, a branch of Woodhaven National Bank, now known as Pinnacle Bank Original Principal Amount: \$776,000.00

DEED OF TRUST: described as follows:

Date: 05/22/2007 Grantor: Cindy M. Johnson Trustee: Ron J. Casey

Beneficiary: Woodhaven National Bank – Northeast Branch, now known as Pinnacle Bank Recorded: Document Number 20070188068 in the real property records of Dallas County, Texas

LENDER: Pinnacle Bank, successor-through-acquisition-of-Woodhaven-National-Bank-

BORROWER: Cindy M. Johnson

PROPERTY: The real property described as follows:

Being Lot 5, in Block A, of THE RIDGE AT WINDMILL HILL, PHASE I, an Addition to the City of Cedar Hill, Texas, according to the Map thereof recorded in Volume 2004164, Page 6, of the Map Records of Dallas County, Texas.

Together with all improvements, easements, personal property, intangibles, rents, revenues, contracts, and rights appurtenant to the real property, as described in the Deed of Trust.

SUBSTITUTE TRUSTEES: Russell A. Devenport and/or Sarah Kline Carmichael, either of them to act. Substitute Trustee's Mailing Address:

777 Main St. #2700 Fort Worth, TX 76102

DATE AND TIME OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY: 6/3/2025, the first Tuesday of the month, to commence at 10:00AM, or within three (3) hours after that time.

PLACE OF SUBSTITUTE TRUSTEE'S SALE OF PROPERTY:

The North Side of the George Allen Courts Building Facing Commerce Street below the overhang, or as designated by the County Commissioners Court, in Dallas County Texas.

NOTICE

Assert and protect your rights as a member of the armed forces of the United States. If you 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. THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEES 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.

RECITALS

Default has occurred in the payment of the Note and 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.

The Deed of Trust may encumber both real and personal property. Formal notice is now given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust, consistent with Lender's rights and remedies under the Deed of Trust and Texas Business and Commerce Code section 9.604(a).

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, 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.

EXECUTED as of 5^{-1} 2075.

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Brad Eckhoff EVP Pinnacle Bank

STATE OF TEXAS

TARRANT

This instrument was acknowledged before me on May V, 20 B, by Brad Eckhoff, EVP of Pinnacle Bank, a Texas Banking corporation, on behalf of the corporation. The acknowledging person personally appeared by:

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□ physically appearing before me.

□ appearing by an interactive two-way audio and video communication that meets the requirements for online notarization under Texas Government Code chapter 406, subchapter C.

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Notary Public-State of Texas

LOUGH KRISTEN COMMISSION EXPIRES 12/02/2027 NOTARY ID: 126131327

After recording, please return original to:

Pinnacle Bank 250 W Lancaster Ave., Suite 170 Fort Worth, TX 76102