

Notice of Foreclosure Sale

September 1, 2026

Deed of Trust ("Deed of Trust"):

Dated: November 22, 2024

Grantor: Oliver Gray

Trustee: John W. Carlson

Lender: Silver Creek Ventures, LLC, a Texas limited liability company

Recorded in: Clerk's File No. 2024-1265, Volume 460, Page 93, Official Public Records of Edwards County, Texas

Legal Description: The surface estate only of all that certain tract or parcel of land, lying and being situated in the County of Edwards, State of Texas, being Tract 75, of Elk Camp Crossing Ranch and being more particularly described in and subject to the exceptions stated in Exhibit "A" and made a part hereof for all purposes.

Secures: Promissory Note ("Note") in the original principal amount of \$104,890.00, executed by Oliver Gray ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, September 1, 2026

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 A.M. and not later than three hours thereafter.

Place: Front steps of the Edwards County Courthouse - Southwest Entrance, 101 E. Main, Rocksprings, Texas 78880

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Silver Creek Ventures, LLC's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Silver Creek Ventures, LLC, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

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

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Silver Creek Ventures, LLC passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Silver Creek Ventures, LLC. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

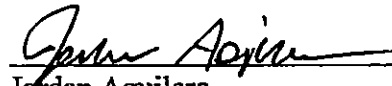
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

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.

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.

Signed this 4 day of Aug, 2024.



Jordan Aguilera
Substitute Trustee



John W. Carlson
Attorney for Mortgagee
260 Thompson Drive, Suite 10
Kerrville, Texas 78028
Telephone (830) 896-4488
Telecopier (830) 896-4474

Exhibit "A"**PROPERTY DESCRIPTION**

The surface estate only of all that certain tract or parcel of land, lying and being situated in the County of Edwards, State of Texas, being Tract 75, of Elk Camp Crossing Ranch and being more particularly described on Exhibit A-1 attached hereto.

For the same consideration expressed above, there is also conveyed to Grantee, Grantee's heirs and assigns, a non-exclusive right of way for the purposes of ingress and egress between County Road No. 315 and the tract of land herein conveyed, and such other uses, including but not limited to the construction of utility lines, which are consistent with the use of a right of way easement, at all times in common with, but not limited to, the Grantor, Grantor's heirs, executors, administrators, successors and assigns, and the landowners of the Elk Camp Crossing Ranch, their heirs, executors, administrators, successors, and assigns. This right of way easement is more particularly described in that certain Easement Agreement for Reciprocal Access dated June 12, 2024, and recorded in Volume 454, Pages 1-216, Official Public Records of Edwards County, Texas.

EXHIBIT A - 1**TRACT 75**

LEGAL DESCRIPTION: Being 27.637 acres out of Section 102, Abstract 2009 out of Block 14 of the G. C. & S. F. RR Co. Survey in Edwards County, Texas and being a portion of that certain 2201.560 acre tract described in Volume 446, Page 627 of the Official Public Records of said Edwards County, Texas, being known as Tract 75; Said 27.637 acre tract being more particularly described as follows and as surveyed under the supervision of Cross Texas Land Services Inc (CTLIS) in February 2023 & April 2024:

BEGINNING at a 1/2 inch iron rod with aluminum cap marked "78-77-19-75" set for the southeast corner of that certain Tract 78, surveyed the same day as CTLIS, the southwest corner of that certain Tract 77, surveyed the same day by CTLIS, the northwest corner of that certain Tract 19, surveyed the same day by CTLIS, for the northeast corner hereof, and from which a 1/2" iron rod at a 3" pipe fence corner post found for the common corner of Sections 91, 92, 88 and 87, of said Block 14, bears South 79°15'45" East a distance of 5599.78 feet;

THENCE SOUTH 19°51'48" EAST along the common line of said Tracts 19 and 75, a distance of 627.78 feet to a 1/2" iron rod with aluminum cap marked "19-20-71-75" set for the southwest corner of said Tract 19, the northwest corner of that certain Tract 20, surveyed this same day by CTLIS, the northeast corner of that certain Tract 71, surveyed this same day by CTLIS, for the southeast corner hereof;

THENCE SOUTH 85°13'06" WEST along the common line of said Tracts 71 and 75, a distance of 947.01 feet to a 1/2" iron rod with cap marked "71-72-75" set for the northwest corner of said Tract 71, the northeast corner of that certain Tract 72, surveyed this same day by CTLIS, for an angle point in the south line hereof;

THENCE along the common line of said Tracts 72 and 75, the following two courses and distances:

1. **NORTH 85°20'11" WEST**, a distance of 1120.35 feet to a 1/2" iron rod with aluminum cap marked "72-75" set in the east line of an access easement;
2. **NORTH 68°09'12" WEST** a distance of 30.07 feet to a point in the centerline of said access easement, in the east line of that certain Tract 73, surveyed this same day by CTLIS, for the northwest corner of said Tract 72, for the southwest corner hereof;

THENCE along the centerline of said access easement, the east line of said Tract 73, the east line of that certain Tract 74, surveyed this same day by CTLIS, the west line of said Tract 75, the following three courses and distances:

1. **NORTH 20°33'14" EAST** a distance of 277.23 feet;
2. **NORTH 17°58'49" EAST** a distance of 120.41 feet to the northeast corner of said Tract 73, the southeast corner of said Tract 74;

3. NORTH 17°58'49" EAST a distance of 235.20 feet to a point in the centerline of said access easement, in the east line of said Tract 74, for the southwest corner of said Tract 76, for the northwest corner hereof;

THENCE along the common line of said Tracts 75 and 76, the following two courses and distances:

1. SOUTH 70°07'05" EAST a distance of 29.90 feet to a ½" iron rod with aluminum cap marked "75-76" set in the east line of said access easement;
2. SOUTH 89°16'54" EAST a distance of 1639.86 feet to the POINT OF BEGINNING containing 27.637 acres more or less, and as shown hereon.

Note: Bearings, distances and acreage shown hereon are NAD 83, Texas South Central Zone and are derived from GPS techniques.



FILED FOR RECORD
At 11:15 O'clock A.M

AUG 10 2026

OLGA LYDIA REYES
COUNTY CLERK
EDWARDS COUNTY TEXAS
By: [Signature] Deputy