

COPY

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

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.

**DATE:** August 26, 2025

**TEXAS HOME EQUITY SECURITY INSTRUMENT (FIRST LIEN):**

**DATE:** August 28, 2019  
**GRANTOR:** Sharon Leann Howard  
**GRANTOR'S ADDRESS:** 203 West Jack Street  
Bremond, Texas 76629 (Robertson County)  
117 South Burnet Street  
Bremond, Texas 76629 (Robertson County)  
**BENEFICIARY:** SouthStar Bank, S.S.B.  
**ORIGINAL TRUSTEE:** David Kapavik  
**RECORDING INFORMATION:** Volume 1384, Page 644 of the Official Public  
Records of Robertson County, Texas.

Filed for Record in:  
Robertson County  
On: Aug 26, 2025 at 03:10P  
By: Traci Woodall

**PROPERTY:** BEING the South Ninety Feet (S 90') of Lots Number Three (3), Four (4) and Five (5), in Block Number One Hundred Forty (140), in the City of Bremond, Robertson County, Texas, according to the map and plat thereof recorded in Volume 40, Page 178 of the Deed Records of Robertson County, Texas; and being the same property described in a deed dated March 15, 2006 from Lee Roy Stark and wife, Nelda Stark to Sharon L. Howard recorded in Volume 944, Page 222 of the Official Public Records of Robertson County, Texas.

**TEXAS HOME EQUITY ADJUSTABLE RATE NOTE (PROMISSORY NOTE):**

**DATE:** August 28, 2019  
**ORIGINAL AMOUNT:** Forty Thousand Dollars and 0/100 (\$40,000.00)  
**BORROWER:** Sharon Leann Howard  
**HOLDER:** SouthStar Bank, S.S.B.

**ORDER GRANTING APPLICATION FOR EXPEDITED ORDER PURSUANT  
TO RULE 736 ON A HOME EQUITY LOAN:**

**DATE OF JUDGMENT:** August 25, 2025  
**CAUSE NO.:** 25-07-22099-CV

**COURT:**

82<sup>nd</sup> Judicial District Court of Robertson County, Texas

**APPOINTMENT OF SUBSTITUTE TRUSTEE:**

**DATE:**

August 25, 2025 (Effective Date)

**SUBSTITUTE TRUSTEE:**

Bryan F. Russ III, James H. McCullough or Amanda E. Lockhart

**RECORDING INFORMATION:**

Volume 1609, Page 126 of the Official Public Records of Robertson County, Texas.

**DATE OF SALE OF PROPERTY:** Tuesday, October 7, 2025

**EARLIEST TIME OF SALE OF PROPERTY:** 10:00 a.m. (The sale shall be completed no later than 4:00 p.m.)

**PLACE OF SALE OF PROPERTY:** The sale will take place at the north door on the first floor of the Robertson County Courthouse Annex located at 103 East Morgan Street, Franklin, Texas 77856, or as designated by the Commissioner's Court.

Because of default in performance of the obligations of the Deed of Trust, the Trustee will sell the property by public auction to the highest bidder for cash (subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale) at the place and date and time specified to satisfy the debt secured by the Deed of Trust. The sale will begin at the earliest time stated above or within three hours after that time. The sale will be completed no later than 4:00 p.m.

Questions concerning the sale may be directed to the attorney for the beneficiary:

Bryan F. Russ, III  
Palmos, Russ, McCullough & Russ, L.L.P.,  
307 North Center Street / P.O. Box 1288  
Franklin, Texas 77856  
(979) 828-3663  
Email: [treyruss@palmosruss.com](mailto:treyruss@palmosruss.com)

  
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Bryan F. Russ III, Substitute Trustee