

**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.**

Filed for Record in:  
Robertson County  
On: Jul 14, 2026 at 11:04A  
By: Yesenia Deleon

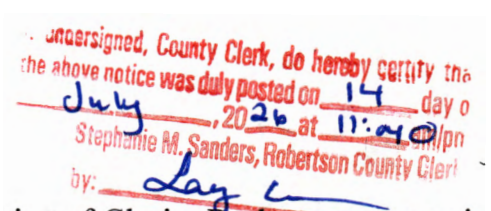
**NOTICE OF TRUSTEE(S) SALE**

1. *Property to be sold.* The property to be sold is described as follows:

BEING all of Lot Numbered Thirteen (13), in The Meadows at Old Hickory Grove Subdivision, in Robertson County, Texas, said subdivision recorded in Volume B, Page 187 of the Map and Plat Records of Robertson County, Texas (the "Property").

The Property or its address is commonly known as 6341 Hillcrest, Franklin, Texas 77856.

2. *Instrument to be Foreclosed.* The instrument to be foreclosed is the Deed of Trust ("Deed of Trust"):

|                        |                                                                                                                                                                                                                                                                                                                                                                   |                                                                                     |
|------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| Dated:                 | April 16, 2025                                                                                                                                                                                                                                                                                                                                                    |  |
| Grantor:               | Happy Houses Texas, LLC                                                                                                                                                                                                                                                                                                                                           |                                                                                     |
| Lender:                | Guaranty Bank & Trust, Division of Glacier Bank, as successor in interest to Guaranty Bank & Trust, N.A., a national banking association ("Beneficiary").                                                                                                                                                                                                         |                                                                                     |
| Recording Information: | Recorded on April 17, 2025, as Document Number 20251556 in the Official Public Records of Robertson County, Texas.                                                                                                                                                                                                                                                |                                                                                     |
| Secures:               | Promissory Note in the original principal amount of \$668,760.00, dated April 16, 2025, executed by Happy Houses Texas, LLC ("Borrower") and payable to the order of Guaranty Bank & Trust, N.A. (the "Note").                                                                                                                                                    |                                                                                     |
| Guaranty:              | The Note, and all other indebtedness of Borrower to Beneficiary, is guaranteed by following (i) Commercial Guaranty dated June 22, 2022, executed by Matt Ratliff as Guarantor, (ii) Commercial Guaranty dated October 20, 2022, executed by Matt Ratliff as Guarantor, and (iii) Commercial Guaranty dated July 19, 2024, executed by Matt Ratliff as Guarantor. |                                                                                     |

3. *Date, Time, and Place of Sale.* The sale is scheduled to be held at the following date, time, and place:

Date: August 4, 2026

Time: The sale will begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale will be completed by not later than 4:00 p.m.

Place: The South Door on the first floor of the Robertson County courthouse, or as designated by the County Commissioner's Court pursuant to section 51.002 of the Texas Property Code as the place where foreclosures are to take place.

The Deed of Trust permits the beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the trustee or substitute trustee(s) under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the 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. The reposting or refileing may be after the date originally scheduled for this sale.

4. *Terms of Sale.* The sale will be conducted as a 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 as the time of sale.

Those desiring to purchase the Property will need to demonstrate their ability to pay their bid immediately in cash if their bid is accepted.

The 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 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 by the Deed of Trust. The sale shall not cover any part of the Property that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly encouraged to examine the applicable property records to determine the nature and extent of such matter, if any.

Pursuant to the Deed of Trust, the beneficiary has the right to direct the Substitute Trustee(s) to sell the Property in one or more parcels and/or to sell all or only part of the Property.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (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 of the Texas Property Code, the Substitute Trustee(s) reserve the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the Substitute Trustee(s).

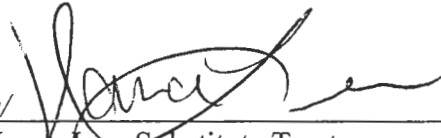
5. *Type of Sale.* The sale is a nonjudicial deed-of-trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust and executed by Happy Houses Texas, LLC.

The real property and personal property encumbered by the Deed of Trust will be sold at the sale in accordance with the provisions of the Deed of Trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

6. *Default and Request to Act.* Default has occurred under the Deed of Trust, and the Beneficiary has requested the Substitute Trustee(s) to conduct this sale. Notice is given that before the sale, the Beneficiary may appoint another person as substitute trustee to conduct the sale.

Questions concerning the sale may be directed to the undersigned.

Dated: July 14, 2026

/s/   
Hanna Lee, Substitute Trustee  
West, Webb, Allbritton & Gentry, P.C.  
1515 Emerald Plaza,  
College Station, Texas 77845  
Telephone: (979) 694-7000