

NOTICE OF FORECLOSURE SALE
(Archer County)

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.

Notice is hereby given of a public nonjudicial foreclosure sale.

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

TRACT I - 612 S. Walnut Street:

Lot No. 10, Block No. 75, Original Townsite of Holliday, an Addition to the City of Holliday, Archer County, Texas, according to the Plat of record in Volume 1, Page 4, Archer County Plat Records.

TRACT II - 614 S. Walnut Street:

All of Lot No. Nine (9) in Block No. Seventy-five (75), Original Townsite, an Addition to the City of Holliday, Archer County, Texas, according to the Plat of record in Volume T, Pages 466 & 467, Archer County Deed Records.

TRACT III - 203 E. South Avenue:

All of Lots Number Seven (7), and Eight (8), Block Seventy-five (75), of the Original Town of Holliday, Archer County, Texas, according to the Plat of record in Volume 1, Page 4, Archer County Deed Records.

2. Instruments to be Foreclosed. The instruments to be foreclosed are (1) the Deed Of Trust ("Deed Of Trust") recorded as Instrument No. 149214, Official Public Records, Archer County, Texas; (2) the Modification Agreement ("Modification Agreement") recorded as Instrument 149950, Official Public Records, Archer County, Texas; (3) the Extension Of Real Estate Note And Lien ("Extension Of Real Estate Note And Lien") recorded as Instrument No. 151975,

Official Public Records, Archer County, Texas; and any and all other instruments filed of record with respect to said Deed of Trust, Modification Agreement, and Extension Of Real Estate Note And Lien (which are hereinafter referred to as the "Security Instruments").

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

Date:	December 2, 2025
Time:	The sale shall begin no earlier than 11:00 A.M. or no later than three hours thereafter. The sale shall be completed by no later than 4:00 P.M.
Place:	Archer County Courthouse Annex, 112 E. Walnut Street, Archer City, Archer County, Texas, 76351, at the following location: North entrance of Courthouse Annex, or as designated by the county commissioners.

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 Security Instruments, permitting the Beneficiary thereunder to have the bid credited to the Note, as modified and extended, respectively, up to the amount of the unpaid debt secured by the Security Instruments at the time of sale.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The sale will be made expressly subject to any title matters set forth in the Security Instruments, 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 to the Security Instruments. The sale shall not cover any part of the property that has been released of public record from the liens of the Security Instruments. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Security Instruments, the Beneficiary has the right to direct the Trustee and/or Substitute Trustee 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 Security Instruments. 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 Trustee and/or Substitute Trustee reserves 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 Trustee or any Substitute Trustee.

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 Security Instruments executed by ROBERT NICKERSON.

6. Obligations Secured. The Security Instruments provide that they secure the payment of the indebtedness and obligations therein described (collectively, the “Obligations”) including but not limited to the Real Estate Lien Note (“Note”) dated January 24, 2020, in the original principal amount of \$106,000.00, executed by ROBERT NICKERSON, and payable to the order of UNION SQUARE CREDIT UNION, its successors and assigns as their interests may appear; said Note being modified pursuant to that certain Modification Agreement dated June 4, 2020, and recorded as Instrument No. 149950, Official Public Records, Archer County, Texas; and further extended pursuant to that certain Extension Of Real Estate Note And Lien dated April 7,

2021, and recorded as Instrument No. 151975, Official Public Records, Archer County, Texas. UNION SQUARE CREDIT UNION is the current owner and holder of the Obligations and is the Beneficiary under the Security Instruments.

As of November 10, 2025, there was owed \$53,392.55 on the Note, as modified and extended, respectively, being principal, interest, late fees, and attorney's fees in the following amounts: \$49,322.71 in principal; \$2,389.04 in interest, with additional interest accruing at the rate of \$10.81 per day thereafter; \$680.80 in late fees; and at least \$1,000.00 in attorney's fees. Any delinquent ad valorem taxes owed on the subject property (including interest, penalties, and costs accruing thereon) are owed as well. Applicable Trustee's fees, additional interest, late fees, property insurance and taxes, additional attorney's fees and other expenses, may be added to the amount owed.

Questions concerning the sale may be directed to the undersigned at (940) 569-2201.

7. Default and Request to Act. Default has occurred under the Security Instruments, and the Beneficiary has requested me, as Substitute Trustee, to conduct this sale. Notice is given that before the sale the Beneficiary may appoint another person substitute trustee to conduct the sale.

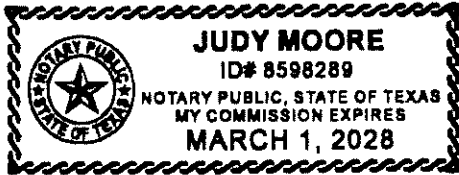
DATED November 10, 2025.

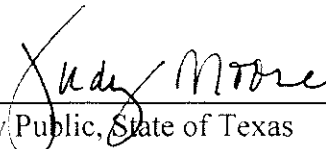


JONATHAN R. ELLZEY, Substitute Trustee
320 E. Third Street
Burkburnett, Texas 76354
(940) 569-2201
(940) 569-5032 (Fax)

THE STATE OF TEXAS :
:
COUNTY OF WICHITA :

This instrument was acknowledged before me on the 10 day of November, 2025,
by JONATHAN R. ELLZEY, Substitute Trustee.





Notary Public, State of Texas