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OCT 12 2026

Nancy E. Roster  
County Clerk, Williamson Co., TX

**NOTICE OF FORECLOSURE SALE**

Notice is hereby given of a public nonjudicial foreclosure sale.

1. Deed of Trust. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the following described deed of trust:

Date: September 30, 2024  
Grantor: Darbie Cox  
Beneficiary: VeraBank, National Association  
Substitute Trustee: Douglas A. Ritcheson, and/or Charles E. Lauffer, Jr., and/or Scott A. Ritcheson  
Recording Information: Deed of Trust recorded under Clerk's File No. 2024077638, in the Official Public Records of Williamson County, Texas.

2. Property to be Sold. The property to be sold (the "Property") is described as follows:

**All that certain lot, tract or parcel of land situated in Williamson County, Texas, being more particularly described in the Deed of Trust and on what is attached hereto as Exhibit "A" and made a part hereof for all purposes.**

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

Date: **Tuesday, November 3, 2026**  
Time: The sale shall begin no earlier than 10:00 a.m. or no later than three (3) hours thereafter. The sale shall be completed by no later than 1:00 p.m.  
Place: Williamson County Justice Center in Georgetown, Texas, at the following location:

In the area of such Justice Center designated by the Williamson County Commissioners' Court as the area where foreclosure sales

shall take place, or, if no such area has been designated, then outside the northeast lower level door of the Williamson County Justice Center at 405 MLK Street, Georgetown, Texas.

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 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. Such reposting or refiling 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 at the time of sale.

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

The sale will be made expressly subject to unpaid ad valorem taxes and 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 other 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. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

A purchaser at the sale of the Property "acquires the Property 'AS IS' without any expressed or implied warranties" (except as to the warranties of title from the grantor identified in

the deed of trust described below). Any purchaser acquires the Property "at the purchaser's own risk." TEXAS PROPERTY CODE §51.009. Nothing set forth in this Notice is an express or implied representation or warranty regarding the Property, all of which are specifically disclaimed by the undersigned and by the beneficiary of the herein described deed of trust.

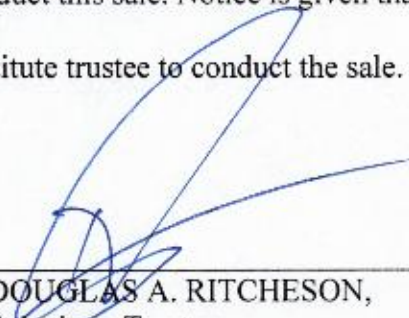
5. Type of Sale. The sale is a nonjudicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the deed of trust executed by Darbie Cox. The deed of trust is dated September 30, 2024, and is recorded in the office of the County Clerk of Williamson County, Texas, under Clerk's File No. 2024077638, in the Official Public Records of Williamson County, Texas.

6. Obligations Secured. The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including, but not limited to, (1) the September 30, 2024 promissory note in the original principal amount of \$92,000.00, executed by Darbie Cox, and payable to the order of VeraBank, National Association; (2) all renewals and extensions of the note; (3) all interest, late charges, fees and other expenses payable under said note on the herein described deed of trust; and (4) all other debts and obligations described in the deed of trust (including all debts secured by any cross-collateralization clause in the deed of trust). VeraBank, National Association is the current owner and holder of the Obligations and is the beneficiary under the deed of trust.

Questions concerning the sale may be directed to the undersigned or to the beneficiary, VeraBank, National Association, Attention: Scott Andrews, telephone (979) 704-6556, ext. 6204.

7. Default and Request to Act. Default has occurred under the deed of trust, and the beneficiary has asked 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: October 8, 2026.



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DOUGLAS A. RITCHESON,  
Substitute Trustee  
821 ESE Loop 323, Suite 530  
Tyler, Texas 75701  
Tel: (903) 535-2900  
Fax: (903) 533-8646

**Notice to Members of the Armed Forces of the United States:**

**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.**

EXHIBIT "A"

1.330 ACRES, BEING A PORTION OF LOT 8, SAN GABRIEL RIVER RANCH, SECTION 1, A SUBDIVISION IN WILLIAMSON COUNTY, TEXAS ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN CABINET "B", SLIDES 84-85, PLAT RECORDS, WILLIAMSON COUNTY, TEXAS, BEING THAT TRACT CALLED 1.585 ACRES, CONVEYED TO JEFFERY RYAN WILLIAMS BY WARRANTY DEED RECORDED AS DOCUMENT NO. 2022095358, OFFICIAL PUBLIC RECORDS, WILLIAMSON COUNTY, TEXAS, SAVE AND EXCEPT APPROXIMATELY 0.255 ACRES CONVEYED TO THE PUBLIC FOR RIGHT-OF-WAY OF RECORD IN VOLUME 1108, PAGE 127, OFFICIAL RECORDS OF SAID COUNTY, SAID 1.330 ACRE TRACT BEING DESCRIBED IN A WARRANTY DEED RECORDED AS DOCUMENT NO. 2023049709, SAID OFFICIAL PUBLIC RECORDS, AS SURVEYED ON THE GROUND ON THIS, THE 5TH DAY OF SEPTEMBER, 2024 BY TEXAS LAND SURVEYING, INC. AND BEING THE TRACT DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING at a 1/2" iron rod found in the west right-of-way margin of San Gabriel Ranch Road, as dedicated to the public in Volume 1108, Page 127, Official Records, Williamson County, Texas, for the northeast corner of Lot 181, Sundance Ranch Phase 2, a subdivision recorded in Cabinet "R", Slide 7, said plat records, being the southeast corner of said Williams tract and this tract, from which a 1/2" iron rod found for the southeast corner of said Lot 181 bears S 33°47'27" E, 137.83 feet;

THENCE N 88°44'22" W, 42.78 feet with the north line of said Lot 181 and the south line of said Williams tract to a 1/2" iron rod found for an angle point in the north line of said Lot 181 and the south line of said Williams tract and this tract, from which a 2" diameter metal post bears N 31°09'02" E, 0.28 feet;

THENCE S 68°36'37" W, 248.59 feet with the north line of said Lot 181 and the south line of said Williams tract to a 1/2" iron rod found for the southeast corner of that tract described as 2.108 acres as conveyed to Alan Brock and Jennifer Brock in a General Warranty Deed recorded as Document No. 2023081882, said official public records, for the southeast corner of said Williams tract and this tract;

THENCE N 28°38'54" W, 201.89 feet with the east line of said Brock tract and the west line of said Williams tract, to a 1/2" iron rod found in the south line of Lot 7 of said San Gabriel River Ranch subdivision, being an exterior "el" corner on the east line of said Brock tract, for the northwest corner of said Williams tract and this tract, from which a 1/2" inch iron rod found for an interior "el" corner in the east line of said Brock tract bears S 69°28' 51" W, 74.98 feet;

THENCE N 69°29'57" E, with the south line of said Lot 7 and the north line of said Williams tract, at 288.08 feet passing a 1/2" iron rod with an illegible plastic cap found, continuing for a total distance of 293.09 feet to a 1/2" iron rod with plastic cap stamped "TLS" set in the said west margin of San Gabriel River Ranch Road for the northeast corner of said Williams tract and this tract, from which a 1/2" iron rod with a plastic cap stamped "Sam Inc." found bears N 23°42'36" W, 198.30 feet;

THENCE S 25°01'23" E, with the said west margin of San Gabriel River Ranch Road, at 198.13 feet passing a 1/2" iron rod with plastic cap stamped "Diamond Surveying" found, continuing for a total distance of 213.40 feet, to the Point of Beginning, and containing 1.330 acres of land, more or less.