38

at <u>2: 36</u> o'clock <u>P M</u> : AUG 0 7 2025

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

: AUG 0 7 2025 Wang E. Riter County Clerk, Williamson Co., TX

THE STATE OF TEXAS

8

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF WILLIAMSON

WHEREAS, by Deed of Trust, Security Agreement and Financing Statement dated July 15, 2022 (the "Deed of Trust") Ramin B. Zavareh and Jennifer Zavareh conveyed to David Zalman, as Trustee, the herein below described property situated in Williamson County, Texas, to secure the payment of that certain Promissory Note and all other indebtedness therein described (collectively the "Note"), which Deed of Trust is recorded under Williamson County Clerk's file No. 202208507, in the Official Public Records of Real Property of Williamson County, Texas, to which reference is hereby made for all purposes; and

WHEREAS, default has occurred in the payment of the Note and the same is now wholly due, and Prosperity Bank (the "Beneficiary"), the owner and holder of the Note, has requested the undersigned to sell the Property to satisfy the Note; and

WHEREAS, the above named Trustee and any previously appointed Substitute Trustee was removed under and in accordance with the Deed of Trust and the Beneficiary designated and appointed L. David Smith, Angela Zavala, Michelle Jones, Richard Zavala, Jr. and Sharlett Watts, any of whom may act independently as Substitute Trustee to enforce the Trust, and any of whom may conduct the sale of the Property and may be contacted as indicated on the signature block below.

NOW, THEREFORE, pursuant to the authority conferred upon me by the Deed of Trust, I, L. David Smith, hereby give notice that I or one of the other Substitute Trustees whose names and addresses are set out below, will sell the Property at public auction to the highest bidder, for cash, on Tuesday, September 2, 2025. The earliest time at which the sale will occur shall be at 10:00 o'clock A.M. and it may take place not later than three hours after said time, and the sale shall take place in the area which has been designated as the area for foreclosures to take place, being the area outside the Northeast Lower Level door of the Williamson County Justice Center at 405 MLK Street, Georgetown, Texas which designated area has been designated by the Williamson County Commissioner's Court, or any other area which has been designated by the Williamson County Commissioner's Court as the area for foreclosures to take place. This conveyance will be made subject to any exceptions referenced in the Deed of Trust to the extent the same are still in effect and shall not cover any part of the Property that has been released from the liens of the Deed of Trust. The Property that will be sold at the foreclosure sale includes the following described real property, together with all improvements and fixtures thereon and appurtenances thereto:

TRACT I: Lots 1 and 2, Davis Acres, a subdivision in Williamson County, Texas, according to the map or plat thereof, recorded in Book 3, Page(s) 65 and Cabinet A, Slide(s) 371 both of the Plat Records of Williamson County, Texas.

TRACT II: Being all of that certain tract or parcel of land containing 0.061 of an acre, more or less, situated in the James Irvine Survey, Abstract No. 334, Williamson County, Texas, said tract being more particularly described by metes and bounds in Exhibit "A" attached to the Deed of Trust, Security Agreement and Financing Statement dated July 15, 2022 executed by Ramin B. Zavareh and Jennifer Zavareh to David Zalman, Trustee recorded under Document No. 2022085077 of the Official Public Records of Williamson County, Texas.

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TRACT III: Being all of that certain tract or parcel of land containing 0.109 of an acre, more or less, situated in the James Irvine Survey, Abstract No. 334, Williamson County, Texas, said tract being more particularly described by metes and bounds in Exhibit "B" attached to the Deed of Trust, Security Agreement and Financing Statement dated July 15, 2022 executed by Ramin B. Zavareh and Jennifer Zavareh to David Zalman, Trustee recorded under Document No. 2022085077 of the Official Public Records of Williamson County, Texas.

THE SALE OF THE PROPERTY IS "AS-IS" AND "WHERE-IS" AND WITHOUT REPRESENTATION OR WARRANTY OF ANY KIND BY THE SUBSTITUTE TRUSTEE, EXPRESS, IMPLIED, STATUTORY, QUASI-STATUTORY OR OTHERWISE, ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE BEING EXPRESSLY DISCLAIMED. THE SUBSTITUTE TRUSTEE MAKES NO REPRESENTATIONS OR WARRANTIES WITH RESPECT TO THE COMPLIANCE WITH THE LAWS, RULES, AGREEMENTS OR SPECIFICATIONS, CONDITION, QUALITY, CAPACITY, DESIGN, OPERATION, ABSENCE OF ANY LATENT DEFECTS OR ANY OTHER WARRANTY OR REPRESENTATION WHATSOEVER WITH RESPECT TO THE PROPERTY, ALL OF WHICH ARE EXPRESSLY WAIVED BY PURCHASER.

SUBSTITUTE TRUSTEES

NOTICE IS HEREBY PROVIDED THAT ONE OF THE FOLLOWING NAMED SUBSTITUTE TRUSTEES WHOSE ADDRESS AND CONTACT INFORMATION FOR PURPOSES HEREOF IS AS FOLLOWS MAY CONDUCT THE SALE:

L. David Smith, Angela Zavala, Michelle Jones, Richard Zavala, Jr. and Sharlett Watts,

c/o L. David. Smith 2618 Kittansett Circle Katy Texas 77450 Telephone: (281)788-3666 Email: ldslaw7@gmail.com

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.

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Dated this 5 day of August, 2025.

L. David. Smith, Substitute Trustee

2618 Kittansett Circle

Katy Texas 77450

Telephone:(281) 788-3666 Email:ldslaw7@gmail.com