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RP-2026-413969
10/13/2026 RP1 \$41.00

NOTICE OF SUBSTITUTE TRUSTEE'S SALE
(Ready Capital / Fairdale)

October 13, 2026 (the "**Effective Date**")

Notice is hereby given that a Foreclosure¹ of the Property (defined below) will be held at the date, time, and place specified in this notice.

DATE OF SALE: Tuesday, November 3, 2026 (the first Tuesday of that month).

TIME OF SALE: The earliest time at which the Foreclosure will occur is 1:00 PM (Harris County, Texas time). The Foreclosure shall begin at that time or not later than 3:45 PM.

PLACE OF SALE: The Foreclosure will take place at the location designated by the Commissioner's Court of Harris County, Texas as the location where nonjudicial foreclosure sales are to take place. If no such location has been designated, the Foreclosure will take place at the location where nonjudicial foreclosure sales in Harris County, Texas are typically conducted.

INDEBTEDNESS PROMPTING SALE: The Loan.²

DEED OF TRUST CREATING LIEN THAT IS THE SUBJECT OF SALE: The Deed of Trust.³

PROPERTY BEING SOLD: The Property⁴, which has a street address of 6220 Fairdale Lane, Houston, Texas 77057, in Harris County, Texas.

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¹ **"Foreclosure"** means a public nonjudicial foreclosure sale, at auction.

² **"Loan"** means the debt evidenced by the Note (defined below).

"Note" means that certain Promissory Note, dated August 30, 2022, executed by Borrower (defined below), payable to the order of Original Noteholder (defined below), as payee, in the original principal amount of \$10,890,000.00.

(2)
10R **"Borrower"** means, collectively, 6220 FAIRDALE LANE OWNER, LP, a Texas limited partnership; VS 1031 GALLERY APT TX, LLC, a Texas limited liability company; and JS 1031 GALLERY APT TX, LLC, a Texas limited liability company.

"Original Noteholder" means READYCAP COMMERCIAL, LLC, a Delaware limited liability company.

³ **"Deed of Trust"** means that certain Deed of Trust, Assignment of Leases and Rents, Security Agreement and Fixture Filing, dated effective August 29, 2022, executed and delivered by Borrower, as grantor, to Carol Burke, as trustee for the benefit of Original Noteholder, as beneficiary, recorded as Instrument No. RP-2022-445548, with a duplicate copy recorded in an inadvertent error as Instrument No. RP-2022-445855, both as affected by that certain Deed of Trust, Assignment of Leases and Rents, Security Agreement and Fixture Filing Correction Instrument, dated effective September 2, 2022, executed by Beatrice Rusk as Escrow Officer and Branch Manager of First American Title Company – Houston Division as a person with personal knowledge pursuant to Section 5.028 of the Texas Property Code to correct non-material changes, recorded as Instrument No. RP-2022-450707, in the Real Property Records in Harris County, Texas, covering, among other things, the Property. 1-10

⁴ **"Property"** means that certain real property, personal property, and general intangibles described in the Deed of Trust, the real property of which is located at the street address 6220 Fairdale Lane, Houston, Texas 77057, in Harris County, Texas, and more particularly described on **Exhibit A**, attached hereto and incorporated herein by reference.

Borrower: 6220 FAIRDALE LANE OWNER, LP, et al.
Property: 6220 Fairdale Lane, Houston, Texas 77057 (Fairdale)

ASSIGNMENTS/TRANSFERS; NOTEHOLDER: Pursuant to certain endorsements, assignments, and/or transfers of the Loan Documents,⁵ Noteholder⁶ is the current owner of the Loan Documents. However, consistent with the laws of the State of Texas and the terms and provisions contained within the Loan Documents, Noteholder reserves the right to endorse, assign and/or transfer the Loan Documents to a third-party at any time after this Notice of Substitute Trustee's Sale has been posted in Harris County, Texas (including just prior to the nonjudicial foreclosure sale). You may contact Gregory Sposito with Noteholder (at the telephone number provided below) to determine whether Noteholder has endorsed, assigned and/or transferred the Loan Documents to a third-party and, if they have, to obtain the name, address, and other contact information of the successor noteholder.

TEXAS PROPERTY CODE SECTION 51.0025 NOTICE: Noteholder is currently acting by and through the servicer, and may be contacted at c/o Ready Capital, 1251 Avenue of the Americas, New York, New York 10020, Attention: Jonathan Kohan, (332) 345-4834 (telephone).

ACTIVE MILITARY DUTY NOTICE: *To 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.*

SUBSTITUTE TRUSTEES: Pursuant to the Appointment,⁷ the Substitute Trustees⁸ were each appointed a substitute trustee under the Deed of Trust. Any one (1) of the Substitute Trustees (including the Substitute Trustee that signed this Notice of Substitute Trustee's Sale) may conduct the nonjudicial foreclosure sale.

The Note matured on September 10, 2025. As required by the terms and provisions contained within the applicable Loan Documents, all required notices have been provided and all applicable cure periods have expired. Accordingly, all of the (i) unpaid principal due under the Note, (ii) accrued interest due under the Note, and (iii) other amounts provided for in the Loan Documents are now due and payable in full. Noteholder has requested that any one (1) of the Substitute Trustees, each of whom is a substitute

⁵ "Loan Documents" means, collectively, the Loan Agreement (defined below), the Note, the Deed of Trust, and any and all other documents executed in connection therewith and/or relating in any way thereto.

"Loan Agreement" means that certain Loan Agreement, dated August 30, 2022, entered into by and between Borrower and Original Noteholder.

⁶ "Noteholder" means RCSR II NM, LLC, a Delaware limited liability company.

⁷ "Appointment" means that certain Appointment of Substitute Trustees and Request to Act, dated September 15, 2026, recorded as Instrument No. RP-2026-381001 in the Real Property Records in Harris County, Texas.

⁸ "Substitute Trustees" means each of the following:

Sam Murphy of Dallas County, Texas, Bracewell LLP, 1445 Ross Avenue Suite 3800, Dallas, Texas 75202, 214.758.1077 (telephone), Sam.Murphy@bracewell.com (email).

Mel Glina of Harris County, Texas, Bracewell LLP, 711 Louisiana Street, Suite 2300, Houston TX 77002, 713.221.1103 (telephone), mel.glina@bracewell.com (email).

Jacob Franzen of Dallas County, Texas, Bracewell LLP, 1445 Ross Avenue Suite 3800, Dallas, Texas 75202, 214.758.1681 (telephone), Jacob.Franzen@bracewell.com (email).

Lourdes Zavaleta of Harris County, Texas, Bracewell LLP, 711 Louisiana Street, Suite 2300, Houston TX 77002, 713.221.1541 (telephone), lourdes.zavaleta@bracewell.com (email).

trustee under the Deed of Trust, sell the Property for cash, the proceeds of such nonjudicial foreclosure sale to be applied in accordance with the terms and provisions of the Loan Documents and applicable law.

Noteholder has further requested that any one (1) of the Substitute Trustees sell all of the components of the Property that are personal property (including general intangibles) and/or fixtures at the same time and place as the Foreclosure of the real property. Accordingly, pursuant to and in accordance with the terms of Section 9.604 of the Texas Business and Commerce Code, the Foreclosure of the personal property, general intangibles, and fixtures will be held at the same time and place as the Foreclosure of the real property.

Therefore, at the date, time, and place set forth above, one (1) of the Substitute Trustees will sell the Property to the highest bidder for cash pursuant to the terms of the Loan Documents and applicable law.

[signature page follows]

IN WITNESS WHEREOF, this Notice of Substitute Trustee's Sale has been executed to be enforceable on the Effective Date.

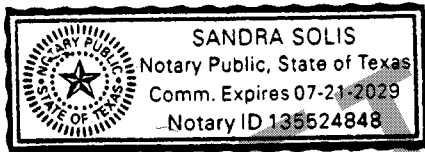
By: [Signature]
Name: Mel Gline
Title: Substitute Trustee

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STATE OF TEXAS §
 §
COUNTY OF HARRIS §

This instrument was acknowledged before me on October 13, 2026, by Mel Gline, as substitute trustee, in the capacity herein stated.

[SEAL]



[Signature]
Notary Public, State of Texas

RETURN TO =
Eracewell LLP
711 Louisiana St. Sk. 2300
Houston, TX 77002

Borrower: 6220 FAIRDALE LANE OWNER, LP, et al.
Property: 6220 Fairdale Lane, Houston, Texas 77057 (Fairdale)

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

TENESHIA HUDSPETH, COUNTY CLERK, HARRIS COUNTY, TEXAS
FRCL-2026-7666
FILED 10/13/2026 1:08:32 PM

EXHIBIT A

to
Notice of Substitute Trustee's Sale

Real Property

BEING 3.000 ACRES OF LAND COMPRISING OF LOTS 72, 73, AND 74 OF THE GLENHAVEN ESTATES SUBDIVISION IN HARRIS COUNTY, TEXAS, ACCORDING TO A PLAT RECORDED IN VOLUME 16, PAGE 71, OF THE MAP RECORDS OF HARRIS COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 5/8 INCH IRON ROD FOUND FOR THE SOUTHEAST CORNER OF SAID LOT 74 AND THE SOUTHWEST CORNER OF LOT 75, OF SAID GLENHAVEN ESTATES SUBDIVISION, LOCATED IN THE NORTH LINE OF FAIRDALE LANE, AND BEING ALSO THE SOUTHWEST CORNER OF GREENRIDGE VILLAGE APARTMENTS AS RECORDED IN VOLUME 248, PAGE 6 OF HARRIS COUNTY MAP RECORDS;

THENCE, SOUTH 87 DEGREES 26 MINUTES 03 SECONDS WEST, ALONG THE NORTH LINE OF SAID FAIRDALE LANE AND THE SOUTH LINE OF SAID LOTS 74, 73, AND 72, A DISTANCE OF 397.20 FEET TO A 5/8 INCH CAPPED IRON ROD STAMPED SOUTH TEXAS SURVEYING SET FOR THE SOUTHWEST CORNER OF SAID LOT 72 AND THE SOUTHWEST CORNER OF LOT 71;

THENCE, NORTH 02 DEGREES 33 MINUTES 57 SECONDS WEST, WITH THE COMMON LINE BETWEEN SAID LOTS 71 AND 72, A DISTANCE OF 329.00 FEET TO A 5/8 INCH CAPPED IRON ROD STAMPED WITH SOUTH TEXAS SURVEYING SET FOR CORNER, SAID CORNER BEING ALSO IN THE SOUTH LINE OF TRAFALGAR WEST AS RECORDED IN VOLUME 90, PAGE 21 OF THE HARRIS COUNTY MAP RECORDS;

THENCE, NORTH 87 DEGREES 26 MINUTES 03 SECONDS EAST, ALONG THE NORTH LINE OF SAID LOTS 72, 73, AND 74 AND THE SOUTH LINE OF TRAFALGAR WEST AND GREENRIDGE VILLAGE APARTMENTS, A DISTANCE OF 397.20 FEET TO A 5/8 INCH IRON ROD FOUND FOR THE NORTHEAST CORNER OF SAID LOT 74 AND THE NORTHWEST CORNER OF SAID LOT 75;

THENCE, SOUTH 02 DEGREES 33 MINUTES 57 SECONDS EAST, WITH THE COMMON LINE BETWEEN SAID LOTS 74 AND 75, A DISTANCE OF 329.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 3.000 ACRES (130,679 SQUARE FEET) OF LAND.

EXHIBIT A

Borrower: 6220 FAIRDALE LANE OWNER, L.P, et al.
Property: 6220 Fairdale Lane Houston, Texas 77057 (Fairdale)

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

TENESHIA HUDSPETH, COUNTY CLERK, HARRIS COUNTY, TEXAS

FRCL-2026-7666

FILED 10/13/2026 1:08:32 PM

FILED FOR RECORD

12:38:29 PM

Tuesday, October 13, 2026

Teneshia Hudspeth

COUNTY CLERK, HARRIS COUNTY, TEXAS

ANY PROVISION HEREIN WHICH RESTRICTS THE SALE RENTAL, OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR OR RACE IS INVALID AND UNENFORCEABLE UNDER FEDERAL LAW.

THE STATE OF TEXAS
COUNTY OF HARRIS

I hereby certify that this instrument was FILED in File Number Sequence on the date and at the time stamped hereon by me; and was duly RECORDED; in the Official Public Records of Real Property of Harris County Texas



Tuesday, October 13, 2026

Teneshia Hudspeth

COUNTY CLERK
HARRIS COUNTY, TEXAS

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