

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 of Foreclosure Sale Scheduled on August 6, 2024

Deed of Trust (Security Agreement and Financing Statement) ("Deed of Trust"):

Dated: July 24, 2020

Grantors: ANT Savings Corp.
450 West 2nd Street
Austin, Texas 78701
Travis County, Texas

ANT Savings Corp.
1701 Bagdad Road
Cedar Park, Texas 78613
Williamson County, Texas

ANT Savings Corp.
201 Dawn River Cove
Austin, Texas 78732
Travis County, Texas

Original Trustee: Troy S. Melcher, and his successors and assigns
P.O. Drawer 9
530 East Highway 62/82
Wolfforth, Texas 79382
Lubbock County, Texas

Lender: American Bank of Commerce
610 West 5th Street
Austin, Texas 78701
Travis County, Texas

Recorded in: Deed of Trust, recorded in the Official Public Records of Williamson County, Texas, on July 28, 2020, instrument no. 2020084885

Secures: Promissory Note ("Note") dated July 24, 2020, in the original principal amount of \$680,000.00, executed by ANT Savings Corp. ("Borrower"), and payable to the order of Lender, as from time to time modified, renewed or extended, and all

FILED
at 11:17 o'clock A M
JUN 25 2024
Nancy E. Roster
County Clerk, Williamson Co., TX

other indebtedness of Borrower or any Grantor to Lender (collectively, the "Indebtedness")

Modifications
/Renewals:

As used herein, the terms "Note" and "Deed of Trust" mean the Note and Deed of Trust as so modified, renewed and/or extended.

Property:

The following real property, improvements, and personal property as described in and mortgaged in the Deed of Trust:

Lot 1A, Block A, AMENDED FINAL PLAT OF LOTS 1 & 2, BLOCK A OF CRYSTAL SPRINGS, a subdivision in Williamson County, Texas, according to the map or plat thereof, recorded under Document No. 2014095166 of the Official Public Records of Williamson County, Texas, and all rights and appurtenances thereto, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; and all rights, easements, rights of way, and appurtenances; all water and water rights; and all other rights, royalties, and profits relating to the afore-mentioned real property, including without limitation such rights as Grantor may have in all minerals, oil, gas, geothermal and similar matters located in Williamson County, State of Texas

Guaranty:

The Note and all other indebtedness of Borrower to Lender is guaranteed by separate Guaranty Agreement, dated on or around July 24, 2020, executed by Abhiram Garapati, in favor of Lender

Substitute Trustee:

Teresa Ruiz Schober, Esq.
1611 Nueces Street
Austin, Texas 78701
(512) 474-7678 (phone)
(512) 491-1333 (fax)
teresa@schoberlegal.com
State Bar No.: 24005353

Foreclosure Sale:

Date:

Tuesday, August 6, 2024

Time:

The sale of the Property will begin no earlier than 10:00 a.m. local time and no later than three (3) hours thereafter. The sale shall be completed by no later than 4:00 p.m. local time.

Place:

Northeast lower-level door in the new addition to the Williamson County Justice Center, located at 405 Martin Luther King Jr. Street, Georgetown, Williamson County, Texas 78626, or if the preceding is no longer the designated area, at the area most recently designated by the County Commissioner's Court

Terms of Sale:

The Foreclosure Sale will be conducted as a public auction and the Property

will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust. Those desiring to purchase the Property will need to demonstrate their ability to pay cash on the day the Property is sold.

Default has occurred in the payment of the Note and the other Indebtedness and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Lender's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Lender's rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure 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 Foreclosure 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 Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. 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 Deed of Trust, the beneficiary has the right to direct the trustee to sell the Property in one or more parcels and/or to sell all or only part of the Property. The sale is a foreclosure sale pursuant to Section 51.002, Texas Property Code, and the power of sale granted by the Deed of Trust executed by ANT Savings Corp. The Deed of Trust secures the payment of the Indebtedness to American Bank of Commerce. American Bank of Commerce is the current owner and holder of the Indebtedness and is the beneficiary under said Deed of Trust.

Questions concerning the sale may be directed to the Substitute Trustee and counsel for the beneficiary, Teresa Ruiz Schober, whose address is 1611 Nueces Street, Austin, Texas 78701, phone number (512) 474-7678, and email address: teresa@schoberlegal.com.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (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(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

IF NOT PREVIOUSLY APPOINTED, THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGEE SERVICER.

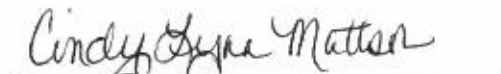
Dated: June 25, 2024



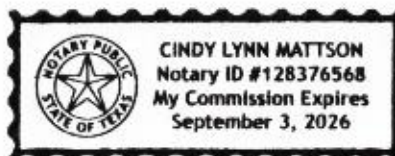
Teresa Ruiz Schober, Esq.
Substitute Trustee
1611 Nueces Street
Austin, Texas 78701
Email address: teresa@schoberlegal.com
(512) 474-7678 (phone)
(512) 498-1333 (fax)

State of Texas)
County of Travis)

This instrument was acknowledged before me on June 25, 2024, by Teresa Ruiz Schober, Substitute Trustee, in such capacity.



Signature of Officer



Cindy Lynn Mattson
Notary's typed or printed name