

WHEREAS, Mortgagee, as the current beneficiary under the Deed of Trust, has instructed the Substitute Trustees, or any one of them, acting alone without the necessity of the joinder of the other Substitute Trustees, to post, file and mail, or cause to be posted, filed and mailed, appropriate notice and to sell the Mortgaged Property, subject to all title exceptions of record in the Real Property Records of Williamson County, Texas and to all matters that would be revealed by an on-site inspection of the Mortgaged Property, to satisfy, in whole or in part, the unpaid Indebtedness; and

WHEREAS, the Mortgaged Property will be sold "as-is" without any expressed or implied warranties, except as to warranties of title, and at the purchaser's own risk (and not as a consumer) pursuant to Section 51.009 of the Texas Property Code and, subject to the exceptions set forth herein.

NOW, THEREFORE, NOTICE IS HEREBY GIVEN that on **Tuesday, February 3, 2026** (the "Foreclosure Date"), no earlier than 10:00 a.m., or no later than three hours after that time, the Substitute Trustees, or any one of them, acting alone without the necessity of the joinder of the other Substitute Trustees, will commence the sale of all or a portion of the Mortgaged Property, subject to the exceptions specified herein, in parcels or as a whole, at public auction to the highest bidder for cash, or cash equivalent acceptable to Substitute Trustee, in its sole and absolute discretion, pursuant to the Deed of Trust and applicable law; such sale will be held at the following designated area in Georgetown, Williamson County, Texas, which area was designated by the Commissioner's Court of said County: outside the northeast lower level door of the Williamson County Justice Center at 405 MLK Street, Georgetown, Texas, or such other area as such Commissioner's Court may designate for the subject sale; SUBJECT, HOWEVER, to all liens, exceptions, easements, restrictions, and encumbrances affecting any of the Mortgaged Property or title thereto, and all other matters that would be revealed by an on-site inspection of the Mortgaged Property, which have equal or superior priority to the lien and security interest created by the Deed of Trust. The Substitute Trustee's sale will occur between the earliest time to begin the sale as specified above and 4:00 p.m. on the Foreclosure Date.

If such sale or sales do not result in full satisfaction of all of the Indebtedness now due, the lien and security interest of the Deed of Trust shall remain in full force and effect in respect of any of the Mortgaged Property not so sold and any and all other types of real and personal property covered by the Deed of Trust and not described herein.

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving, or within the last nine (9) months have served, 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.

IN WITNESS WHEREOF, the undersigned Substitute Trustee has signed this notice as of January 12, 2026.

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SUBSTITUTE TRUSTEE:



Name: Andrew Regan

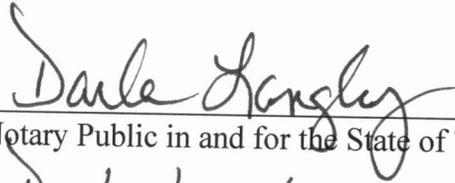
STATE OF TEXAS §
 §
COUNTY OF TRAVIS §

This instrument was ACKNOWLEDGED before me on January 12, 2026, by Andrew Regan, in the capacity herein stated.

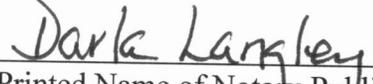
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My Commission Expires:

5/23/2028



Notary Public in and for the State of Texas



Printed Name of Notary Public

SCHEDULE 1

Land

CITY OF LEANDER

Tract 1: A tract or parcel of land, 0.199 acres more or less, being all of Lot 11 and part of Lots 12-14 in Block 13, ORIGINAL TOWNSITE OF LEANDER, TEXAS, a city located in Williamson County, Texas, according to the map or plat recorded in Volume 33, Page 549, Deed Records of Williamson County, Texas, said 0.199 acre tract being more particularly described by metes and bounds on Exhibit "A" attached hereto and made a part hereof.

EXHIBIT A

METES AND BOUNDS DESCRIPTION

ALL OF THAT 0.199 ACRE OF LAND, MORE OR LESS, BEING ALL OF LOT 11 AND PART OF LOTS 12, 13 & 14, BLOCK 13 OF THE ORIGINAL TOWNSITE OF LEANDER, A SUBDIVISION RECORDED IN VOLUME 33, PAGE 549 OF THE DEED RECORDS OF WILLIAMSON COUNTY, TEXAS, AND BEING THE SAME TRACT OF LAND CALLED 0.20 ACRE CONVEYED TO RAYMOND AND SHARON STEGALL IN THE WARRANTY DEED RECORDED IN DOCUMENT NO. 2003019360 OF THE OFFICIAL PUBLIC RECORDS OF WILLIAMSON COUNTY, TEXAS. SAID TRACT OF LAND HAVING BEEN SURVEYED ON THE GROUND UNDER MY SUPERVISION AND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING at a 1/2" iron rod found at the intersection of the easterly Right of Way line of North Brushy Street and the northerly Right of Way line of West Willis Street for the southwest corner of Lot 11 and the tract herein described;

THENCE, along the easterly Right of Way line of North Brushy Street and the westerly line of Lots 11, 12 and the tract herein described, N 20°00'00" W, a distance of 52.50 feet to a 1/2" iron rod found at the southwest corner of the tract of land conveyed to Robert M. & Eva J. Waley recorded in Volume 1095, Page 113 of the Official Records of Williamson County, Texas, for the westerly northwest corner of the tract herein described;

THENCE, leaving the easterly Right of Way line of North Brushy Street and over and across Lot 12 and along the southerly line of the Waley tract, N 70°11'55" E, a distance of 85.29 feet to a 1/2" iron rod found at the southeast corner of the Waley tract for a corner;

THENCE, continuing through the interior of Lots 12, 13 & 14 and along the easterly line of the Waley tract, N 19°50'37" W, a distance of 52.35 feet to a 1/2" iron rod found in the southerly line of the tract of land conveyed to Vilma E. Valdivieso recorded in Document No. 2007033968 of the Official Public Records of Williamson County, Texas, at the northeast corner of the Waley tract for the northerly northwest corner of the tract herein described;

THENCE, continuing through the interior of Lot 14 and the southerly line of the Valdivieso tract, N 69°56'11" E, a distance of 39.98 feet to a 1/2" iron rod found in the westerly line of an alley at the southeast corner of the Valdivieso tract for the northeast corner of the tract herein described;

THENCE, along the westerly line of the alley and the easterly line of Lots 14, 13, 12, 11 and the tract herein described, S 19°51'17" E, a distance of 105.05 feet to a PK nail found in the northerly Right of Way line of West Willis Street for the southeast corner of Lot 11 and the tract herein described;

THENCE, along the northerly Right of way line of West Willis Street and the southerly line of Lot 11 and the tract herein described, S 70°12'18" W, a distance of 125.15 feet to the Point of Beginning and containing 0.199 Acre of land, more or less.

SCHEDULE 2

Other Collateral

- (a) Any and all buildings, improvements, and tenements now or hereafter attached to or placed, erected, constructed, or developed on the Land (the "Improvements");
- (b) all equipment, fixtures, furnishings, inventory, and articles of personal property (the "Personal Property") now or hereafter attached to or used in or about the Improvements or that are necessary or useful for the complete and comfortable use and occupancy of the Improvements for the purposes for which they were or are to be attached, placed, erected, constructed or developed, or which Personal Property is or may be used in or related to the planning, development, financing or operation of the Improvements, and all renewals of or replacements or substitutions for any of the foregoing, whether or not the same are or shall be attached to the Land or Improvements;
- (c) all water and water rights, timber, crops, and mineral interests pertaining to the Land;
- (d) all building materials and equipment now or hereafter delivered to and intended to be installed in or on the Land or the Improvements;
- (e) all plans and specifications for the Improvements;
- (f) all Mortgagor's rights (but not Mortgagor's obligations) under any contracts relating to the Land, the Improvements or the Personal Property;
- (g) all deposits (including tenant security deposits), bank accounts, funds, instruments, notes or chattel paper arising from or by virtue of any transactions related to the Land, the Improvements or the Personal Property;
- (h) all Mortgagor's rights (but not Mortgagor's obligations) under any documents, contract rights, accounts, commitments, construction contracts, architectural contracts, engineering contracts, and general intangibles (including without limitation trademarks, trade names, and symbols) arising from or by virtue of any transactions related to the Land, the Improvements, or the Personal Property;
- (i) all permits, licenses, franchises, certificates, and other rights and privileges obtained in connection with the Land, the Improvements, or the Personal Property;
- (j) all proceeds arising from or by virtue of the sale, lease or other disposition of the Land, the Improvements, or the Personal Property;
- (k) all proceeds (including premium refunds) of each policy of insurance relating to the Land, the Improvements, or the Personal Property;

- (l) all proceeds from the taking of any of the Land, the Improvements, the Personal Property or any rights appurtenant thereto by right of eminent domain or by private or other purchase in lieu thereof, including change of grade of streets, curb cuts or other rights of access, for any public or quasi-public use under any law;
- (m) all right, title, and interest of Mortgagor in and to all streets, roads, public places, easements, and rights-of-way, existing or proposed, public or private, adjacent to or used in connection with, belonging or pertaining to the Land;
- (n) all rents, royalties, bonuses, issues, profits, revenues, or other benefits of the Land or the Improvements or the Personal Property;
- (o) all consumer goods located in, on, or about the Land or the Improvements or used in connection with the use or operation thereof; however, neither the term "consumer goods" nor the term "Personal Property" includes clothing, furniture, appliances, linens, china, crockery, kitchenware, or personal effects used primarily for personal, family, or household purposes;
- (p) all entitlements in any way related to the Land, including, but not limited to (i) all utility rights, taps, capacity, service, connections, availability, living unit equivalents, and benefits which are appurtenant to, allocable to, allocated to, or otherwise accruing to the Property, including but not limited to, all rights and interests of Mortgagor, if any, in and to all rights to receive, use, attach to, connect to, operate or otherwise enjoy the benefits of utilities and utility services, connect to utilities, sell or assign excess capacity or capacity rights, realize on utility or capacity values, recover or receive any sums associated with or to those utility rights, all whether arising by way of contractual, common law, statutory, ordinance, zoning, appurtenant, or other means, (ii) all deposits, prepaid tap fees, prepaid capacity fees, allocated recovery sums and all other rights to receive any refund, rebate, recovery or allocation relating to utilities, and (iii) all plats, plat approvals, plat surveys, declarations, declarant rights, condominium regimes, and other rights, documents, approvals, consents, licenses and other rights relating to the use and/or development of the Land;
- (q) other interests of every kind and character that Mortgagor now has or at any time hereafter acquires in and to the Land, Improvements, and Personal Property and all property that is used or useful in connection therewith, including rights of ingress and egress and all reversionary rights or interests of Mortgagor with respect to such property; and
- (r) all products and proceeds of the Land, Improvements and Personal Property described herein.
- (s) all right, title and interest in, to and under any and all leases (hereinafter collectively referred to as the "Leases" and singularly as a "Lease") in existence (as amended or supplemented from time to time) and covering any part of or applicable to the Property, and all rents and income;
- (t) all goods, equipment, machinery, furnishings, furniture, appliances, accessories, leasehold improvements, chattels, tools, parts, inventory, signs, displays, fixtures, floor coverings, window treatments, keys, telephone numbers, and other items of personal property owned by Mortgagor;

(u) all trade names, trademarks, copyrights, franchises, franchise rights, licenses, general intangibles, and permits owned by, held by or accruing to the benefit of Mortgagor;

(v) all accessions, accessories, and appurtenances to any of the Collateral;

(w) all improvements, extensions, alterations, substitutions, replacements, renewals, and rights belonging or in any way appertaining to all or any part of the Collateral or acquired for use in connection therewith;

(x) all right, title, and interest of Mortgagor to and under all leases or agreements now existing or hereafter entered into for the use, occupancy, or sale of the whole or any part of the Collateral;

(y) all proceeds payable or to be payable under each policy of insurance relating to the whole or any part of the Collateral;

(z) all proceeds arising from the taking, conveyance, or sale of all or any part of the Collateral (or any interest therein or right accruing thereto) as a result of (or in lieu or anticipation of) any public or quasi-public use under any law or the exercise of the right of appropriation, confiscation, condemnation, or eminent domain; and

(aa) without limiting any other description of the Collateral, all rights, rents, revenues, income, issues, benefits, leases, contract rights, general intangibles, chattel paper, money, instruments, documents, files, computerized or other records, books, ledger sheets, executory contract rights, rights as an unpaid vendor (including the rights to stop goods in transit, to replevy, and to reclaim), tenements, hereditaments, and appurtenances now or hereafter owned by Mortgagor and appertaining to, generated from, arising out of, or belonging to any of the Collateral, and all products and proceeds thereof, whether now owned by Mortgagor or hereafter acquired, whether now existing, or whether arising or created hereafter (herein collectively referred to as the "Collateral") and including but not limited to all rights, rents, revenues, income, issues, benefits, leases, contract rights, general intangibles, chattel paper, money, instruments, documents, files, records, books, ledger sheets, executory contract rights, tenements, hereditaments, and appurtenances now or hereafter owned by Mortgagor and appertaining to, generated from, arising out of, or belonging to any of the Collateral, and all products and proceeds thereof.