

DEC 21 2025

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

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

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.

DATE: December 12, 2025

DEED OF TRUST:

DATE: October 17, 2023
GRANTOR: Joseph Michael Morreale and Julia Zulay Morreale
GRANTOR's ADDRESS: 129 Aguilar Drive
 Hutto, Texas 78634 (Williamson County)
BENEFICIARY: SouthStar Bank, S.S.B.
ORIGINAL TRUSTEE: David R. Kapavik
RECORDING INFORMATION: File Number 2023086838 of the Official Public
 Records of Williamson County, Texas

PROPERTY: BEING Lot 16, Block R, LEGENDS OF HUTTO PHASE TWO, a subdivision in Williamson County, Texas, according to the map or plat of record in Cabinet V, Page 259, Plat Records, Williamson County, Texas; and being the same property described in a Warranty Deed with Vendor's Lien dated October 17, 2023 from Landon Becker and Jaime Ann Becker to Joseph Morreale and Julia Morreale recorded as File Number 2023086837 of the Official Public Records of Williamson County, Texas.

NOTE SECURED BY DEED OF TRUST:

DATE: October 17, 2023
ORIGINAL AMOUNT: Three Hundred Forty Five Thousand Dollars and 00/100
 (\$345,000.00)
BORROWER: Joseph Michael Morreale and Julia Zulay Morreale
HOLDER: SouthStar Bank, S.S.B.

APPOINTMENT OF SUBSTITUTE TRUSTEE:

DATE: September 23, 2025 (Effective Date)
SUBSTITUTE TRUSTEE: Bryan F. Russ III, James H. McCullough or Amanda E. Lockhart
RECORDING INFORMATION: File Number 2025075335 of the Official Public
 Records of Williamson County, Texas

DATE OF SALE OF PROPERTY: Tuesday, February 3, 2026

EARLIEST TIME OF SALE OF PROPERTY: 10:00 a.m. (The sale shall be completed no later than 4:00 p.m.)

PLACE OF SALE OF PROPERTY: The sale will take place outside the northeast lower level door of the Williamson County Justice Center at 405 MLK Street, Georgetown, Texas 78626, or as designated by the Commissioner's Court.

Because of default in performance of the obligations of the Deed of Trust, the Trustee will sell the property by 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) at the place and date and time specified to satisfy the debt secured by the Deed of Trust. The sale will begin at the earliest time stated above or within three hours after that time. The sale will be completed no later than 4:00 p.m.

Questions concerning the sale may be directed to the attorney for the beneficiary:

Bryan F. Russ, III
Palmos, Russ, McCullough & Russ, L.L.P.
307 North Center Street / P.O. Box 1288
Franklin, Texas 77856
(979) 828-3663
Email: treyruss@palmosruss.com



Bryan F. Russ III, Substitute Trustee