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DEC 15 2025
Nancy E. Ruter
County Clerk, Williamson Co., TX

NOTICE OF FORECLOSURE SALE

Date: DECEMBER 12, 2025

Deed of Trust ("Deed of Trust"):

Dated: March 31, 2022

Grantor: SPENCER FRANCIS MCAVEY, a single person

Trustee: TOMMY SLADECEK

Lender: ROUND TOP STATE BANK

Recorded in: Clerk's File No. 2022040715, Official Public Records of Williamson County, Texas

Secures: Adjustable Rate Note ("Note") in the original principal amount of \$240,000.00 executed by SPENCER FRANCIS MCAVEY ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender

Property: Being Part of Lot 3 and Lot 4, Block 27, Glasscock Addition, a subdivision in and to the City of Georgetown, Williamson County, Texas, according to the map or plat thereof recorded in Volume 26, Page 321, Deed Records of Williamson County, Texas, as more particularly described in Exhibit "A" of this referenced Deed of Trust.

Names and Addresses of Substitute Trustees:

Kevin W. Mutscher
Walters & Mutscher, P.C.
115 East Main Street
Brenham, Texas 77833

Michael Beczak
Round Top State Bank
12345 N. IH 35
Jarrell, Texas 76537

Foreclosure Sale:

Date: January 6, 2026

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 1:00 p.m. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 a.m.

Place: Williamson County Justice Center
405 M.L.K. Street
Georgetown, Texas 78626
Northeast lower level door of the Justice Center

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.

Default has occurred in the payment of the Note 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.

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 Section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except 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.


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.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) 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 MORTGAGE SERVICER.

In accordance with Texas Property Code Section 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint those individual(s) named herein as Substitute Trustee(s) to act under and by virtue of said Deed of Trust.

ROUND TOP STATE BANK

By: 
MICHAEL BECZAK, Senior Vice
President & Loan Officer


MICHAEL BECZAK, Substitute Trustees