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at 11:50 o'clock a M

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

MAY 12 2025

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

WHEREAS, by a deed of trust recorded in Document No. 2014030929, Official Public Records of Williamson County, Texas (the "Deed of Trust") as may be thereafter modified and extended, THE KARNEY THIRD FAMILY LIMITED PARTNERSHIP to secure a debt to LIBERTAD BANK, SSB (NOW KNOWN AS AUSTIN CAPITAL BANK), conveyed to A. RICK HIGHTOWER, Trustee (the "Trustee") certain property more fully described as Lots 1, 2 and 3, Block 9, of TOWN OF ROUND ROCK, Williamson County, Texas, according to the map or plat thereof recorded in Cabinet A, Slides 190-191, Plat Records, Williamson County, Texas; and

WHEREAS, the property covered by said Deed of Trust includes the real property described above and personal property and rights described therein, including any and all improvements and fixtures and all rights, titles and interests appurtenant thereto, all water and water rights, timber, crops, and mineral interests, all permits, licenses, franchises, certificates, and other rights and privileges obtained in connection with the Land, and all right, title, and interest of Grantor 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; all rents, royalties, bonuses, issues, profits, revenues, or other benefits of the; and other rights and properties described in said Deed of Trust (the "Property"); and

WHEREAS, the Deed of Trust secures the payment of certain obligations to LIBERTAD BANK, SSB (NOW KNOWN AS AUSTIN CAPITAL BANK) as described therein and subsequent agreements of the Grantor and said lender; and

WHEREAS, some or all of the obligations secured by the Deed of Trust are in default and/or have matured, and, despite demand, said obligations have still not been paid and AUSTIN CAPITAL BANK has elected to exercise its rights and remedies; and

WHEREAS, by written instrument, AUSTIN CAPITAL BANK, being the holder of the obligations and Beneficiary under the Deed of Trust, removed A. RICK HIGHTOWER as trustee under the Deed of Trust and appointed the undersigned, April Hightower ((901 South Mopac Expressway, Building 1, Suite 300, Austin, Texas 78746; (512) 480-8882), as Substitute Trustee under the Deed of Trust and has requested that the undersigned enforce the Deed of Trust and sell the Property covered thereby in accordance with the terms thereof and the laws of the State of Texas.

NOW, THEREFORE, in consideration of the foregoing, the undersigned does hereby give notice as follows:

NOTICE:

I, April Hightower (901 South Mopac Expressway, Building 1, Suite 300, Austin, Texas 78746; (512) 480-8882), as Substitute Trustee as aforesaid, hereby give notice that I will, after due posting, filing and service of this notice as required by the Deed of Trust and the laws of the State of Texas, sell at public auction to the highest bidder for cash, on Tuesday, June 3, 2025 (being the first Tuesday in said month) all of the Property, together with all improvements, fixtures and personal

property described in and covered by the Deed of Trust and all and singular the rights and appurtenances pertaining thereto. The sale at public auction shall take place as follows:

1. Location. The sale will be conducted at the location in Georgetown, Williamson County, Texas, being the county in which said Property is located, as is designated by the County Commissioners' Court for sales of real property under powers of sale conferred by deeds of trust and other contract liens. THE "COURTHOUSE DOOR" IS DESIGNATED AS THE NORTHEAST LOWER LEVEL DOOR OF THE WILLIAMSON COUNTY JUSTICE CENTER IN GEORGETOWN, TEXAS OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE AS THE PLACE WHERE FORECLOSURE SALES ARE TO TAKE PLACE.
2. Time. The earliest time at which the sale will occur is 11:00 a.m., Georgetown, Texas local time, on Tuesday, June 3, 2025, and shall begin not later than 3 hours thereafter.
3. Requirements. Those desiring to purchase the Property will need to demonstrate his, her, its or their ability to pay cash on the day the Property is sold. All sale proceeds must be paid at the time of the sale.
4. Exceptions. The sale will be made expressly subject to any liens, security interests, encumbrances and other title matters set for in the Deed of Trust, so prospective bidders are reminded that by law the sale will necessarily be made subject to all liens, security interests, encumbrances and other prior matters of record affecting the Property, if any to the extent that they remain in full force and effect and have not been subordinated to the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

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.

EXECUTED on this the 13th day of May, 2025.



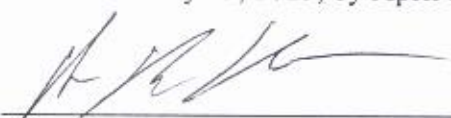
April Hightower, Substitute Trustee

STATE OF TEXAS

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COUNTY OF HAYS

This instrument was acknowledged before me on May 13, 2025, by April Hightower, in her capacity as substitute trustee.



Notary Public, State of Texas

