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FILED  
at 3:30 o'clock P.M.

FEB 09 2026

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

### NOTICE OF FORECLOSURE SALE

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.

State of Texas           §  
                                  §  
County of Williamson   §

1. **Instrument to Be Foreclosed.** The instrument to be foreclosed is that certain Deed of Trust as follows:

Deed of Trust (to include all renewals, extensions, corrections and modifications thereof - "**Deed of Trust**"):

Date:                           June 10, 2022

Grantor /Borrower:       Gavin A. Grounds, and wife, Sylvia M. Grounds

Substitute Trustees:      Angela Zavala of Williamson County, Texas, or Richard Zavala, Jr. of Williamson County, Texas, or Michelle Jones of Williamson County, Texas, or Sharlet Watts of Williamson County, Texas, or David Garvin of Williamson County, Texas or Allen M. DeBard of Bexar County, Texas (each the "**Substitute Trustee**")

Beneficiary/Lender:       Rio Bank, successor to Lone Star Capital Bank, N.A.

Property is Located in:   Williamson County, Texas

Recording Information:   Deed of Trust dated June 10, 2022 in the Official Public Records of Williamson County, Texas under Document No. 2022071868

2. **Property to Be Sold.** The Property to be sold is described as the real property, improvements, fixtures, personal property, rents and other property described in and mortgaged in the Deed of Trust, including the real property described as follows:

Being 0.548 acres, more or less, out of the William Addison Survey, Abstract No. 21, in Williamson County, Texas, being out of Outlot No. 10, Division "B" of the City of Georgetown, Texas, and being all of that certain tract of land conveyed by Warranty Deed recorded in Document No. 2017019722, Official Public Records, Williamson County, Texas, same being all of that certain 0.5449 acre tract described in Document No. 2014082899, Official Public Records, Williamson County, Texas.

3. **Date, Time, and Place of Sale.** The sale is scheduled to be held at the following date, time, and place:

Date: **Tuesday, March 3, 2026**

Time: The sale will begin at **10:00 a.m.** or within 3 hours thereafter.

Place: Outside the northeast lower level door of the Williamson County Justice Center, 405 Martin Luther King, Jr. Street, Georgetown, Texas 78626 or any other area the County Commissioners of Williamson County may designate.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Substitute Trustee under the Deed of Trust need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

4. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to credit bid up to the amount of the unpaid Indebtedness secured by the Deed of Trust at the time of sale.

Those desiring to purchase the Property will need to demonstrate their ability to pay cash on the day the Property is sold and otherwise identify themselves in accordance with the provisions of the Deed of Trust.

Any portion of the Property subject to Article 9 of the Texas Business and Commerce Code, will be sold pursuant to the Deed of Trust and this sale, pursuant to Section 9.604 (a) of said Article 9.

The sale will be made expressly subject to any title matters set forth in the Deed of Trust or otherwise recorded in the Real Property Records of Bexar County, Texas or predecessor records of said County, if any, to the extent that such matters remain in force and effect and have not been subordinated to the Deed of Trust; further, sale will be made expressly subject to any liens, charges, assessments or ad valorem taxes unpaid applicable to any portion of the Property. The sale shall not cover any part of the Property, if any, that has been released of public record from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of all matters of record, 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.

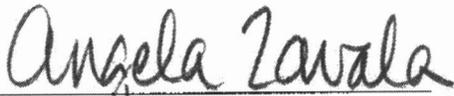
Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "**as is, where is**" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust from Borrower. Neither the Substitute Trustee nor the Beneficiary makes any warranty or representation concerning the title or the physical condition of the Property. Certain leases may be in effect as to the Property and may or may not be affected by this sale.

Pursuant to section 51.0075 of the Texas Property Code, the Substitute Trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the Substitute Trustee.

5. **Type of Sale.** The sale is a nonjudicial deed-of-trust lien and security interest foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust.

6. **Obligations Secured.** The Deed of Trust provides that it secures the payment of the indebtedness and obligations therein described, including but not limited to (a) Promissory Note dated June 10, 2022 in the original principal amount of \$1,168,000.00 executed by Gavin A. Grounds and payable to Lender's order (the "Note") and (b) all renewals, modifications, and extensions thereof (if any). Lender is the current owner and holder of the Note and is the beneficiary under the Deed of Trust. The Note and all other debts of the Borrower to the Lender secured by the Deed of Trust may be referred to as the **Indebtedness**.
7. **Default and Request to Act.** Default has occurred under the Deed of Trust, and the Beneficiary has requested the Substitute Trustee to conduct this sale. Notice is given that before the sale the Beneficiary may appoint another person substitute trustee to conduct the sale. Anyone wishing to bid or be present should contact either of the undersigned Substitute Trustees prior to the sale.
8. **Substitute Trustee.** A true and correct copy of the Lender's appointment of the Substitute Trustee is attached hereto. SUCH 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.

Dated: February 9, 2026



Allen DeBard or Angela Zavala or Richard Zavala, Jr. or Michelle Jones or Sharlet Watts or David Garvin  
Substitute Trustee  
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