

Date:

October 13, 2025

Substitute Trustee:

KENDALL D. HAMILTON

Substitute Trustee's Street Address:

2303 RR 620 South

Ste 160 #164 Austin, TX 78734

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Promissory Note ("Note"):

\$1,443,750.00 dated June 30, 2022, executed by BRUCE ALAN CARNLEY and RHONDA JEAN CARNLEY and payable to the order of MCB CRE, INC.; said Note and Deed of Trust described below renewed, extended and modified by (i) a Modification, Renewal and Extension Agreement dated to be effective June 21, 2024, and recorded under Document No. 2024056890, Official Public Records of Williamson County, Texas, (ii) a Second Modification, Renewal and Extension Agreement dated to be effective July 31, 2024, and recorded under Document No. 2024074822, Official Public Records of Williamson County, Texas and (iii) a Third Modification, Renewal and Extension Agreement dated to be effective February 1, 2025, and recorded under Document No. 2025009952, Official Public Records of Williamson County, Texas.

Deed of Trust, Security Agreement-Financing Statement ("Deed of Trust"):

Date:

June 30, 2022

Grantor:

BRUCE ALAN CARNLEY and RHONDA JEAN CARNLEY

Beneficiary: MCB CRE, INC.

Recording information:

Document No. 2022080330, Official Public Records of

Williamson County, Texas

Property:

Lots 20, 21 and 22, Section 3 of LOST RIVER RANCHES, SECTION ONE, TWO

AND THREE, according to the map or plat thereof, recorded in Cabinet I, Slide

235, Plat Records, Williamson County, Texas

County:

Williamson County, Texas

Date of Sale (first Tuesday of month):

November 4, 2025

Time of Sale: 1:00 p.m.

Place of Sale: Northeast Basement Door in the new addition to the Williamson County Justice

Center, 405 MLK St, Georgetown, Texas or in the area designated by the Williamson County Commissioners Court pursuant to Section 51.002 of the Texas

Property Code

Beneficiary has appointed Kendall D. Hamilton as Substitute Trustee under the Deed of Trust. Beneficiary has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash, "AS IS" without any expressed or implied warranties, except as to warranties of title, and at the purchaser's own risk. The Substitute Trustee reserves the right to set further reasonable conditions for conducting the sale which shall be announced before bidding is opened for the first sale of the day held by the Substitute Trustee. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

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. Sender is: Law Office of Ken Hamilton, 2303 RR 620 South, Ste 160 #164, Austin, TX 78734.

Substitute Trustee

RETURN TO:

Law Office of Ken Hamilton 2303 RR 620 South Ste 160 #164 Austin, TX 78734