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SEP 04 2026

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

Nancy E. Ruter
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: September 4, 2026

DEED OF TRUST:

DATE: January 31, 2020
GRANTOR: Jonathan Mikel
GRANTOR's ADDRESS: 407 Saul Street
Hutto, Texas 78634 (Williamson County)
BENEFICIARY: SouthStar Bank, S.S.B.
ORIGINAL TRUSTEE: David R. Kapavik
RECORDING INFORMATION: Instrument Number 2020011998 of the Official Public Records of Williamson County, Texas

PROPERTY: BEING Lot 27, Block C, HUTTOPARKE SECTION 6, according to the map or plat thereof, recorded in Cabinet BB, Slide 230, Plat Records, Williamson County, Texas; and being the same property described in a Special Warranty Deed with Vendor's Lien dated July 3, 2007 from Lennar Homes of Texas Sales and Marketing, Ltd. to Jon F. Mikel and Shanna M. Mikel recorded as Instrument Number 2007058922 of the Official Public Records of Williamson County, Texas.

NOTE SECURED BY DEED OF TRUST:

DATE: January 31, 2020
ORIGINAL AMOUNT: One Hundred Ninety Six Thousand Eight Hundred Eighty Six Dollars and 00/100 (\$196,886.00)
BORROWER: Jonathan Mikel, aka Jon F. Mikel and Shanna M. Mikel, husband and wife
HOLDER: SouthStar Bank, S.S.B.

MODIFICATION AGREEMENT:

DATE: May 29, 2020
BORROWER: Jonathan Mikel
LENDER: SouthStar Bank, S.S.B.

MODIFICATION AGREEMENT:

DATE: September 1, 2020
BORROWER: Jonathan Mikel
LENDER: SouthStar Bank, S.S.B.

MODIFICATION AGREEMENT:

DATE: December 4, 2020
BORROWER: Jonathan Mikel
LENDER: SouthStar Bank, S.S.B.

LOAN MODIFICATION AGREEMENT:

DATE: August 1, 2021 (Effective Date)
BORROWER: Jonathan Mikel, aka Jon F. Mikel and Shanna M. Mikel, husband and wife
LENDER: SouthStar Bank, S.S.B.
RECORDED: Instrument Number 2021113280 of the Official Public Records of Williamson County, Texas

PAYMENT DEFERRAL AGREEMENT:

DATE: November 14, 2025
BORROWER: Jonathan Mikel
LENDER: SouthStar Bank, S.S.B.

CORRECTION APPOINTMENT OF SUBSTITUTE TRUSTEE:

DATE: May 18, 2026 (Effective Date)
SUBSTITUTE TRUSTEE: Bryan F. Russ III, James H. McCullough or Amanda E. Lockhart
RECORDING INFORMATION: File Number 2026040786 of the Official Public Records of Williamson County, Texas

DATE OF SALE OF PROPERTY: Tuesday, October 6, 2026

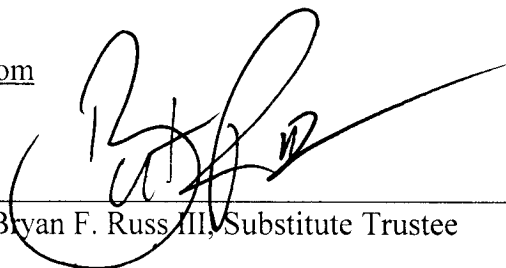
EARLIEST TIME OF SALE OF PROPERTY: 10:00 a.m. (The sale shall be completed no later than 4:00 p.m.)

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 in the area designated by the Commissioner's Court, pursuant to Section 51.002 of the Texas Property Code.

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