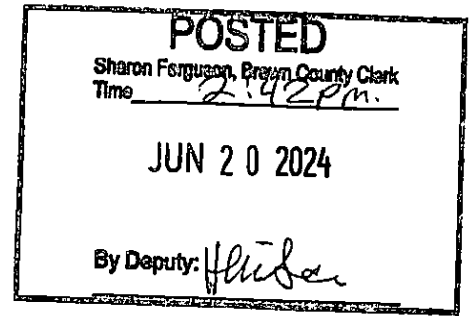


NOTICE OF FORECLOSURE SALE

3901 US-84 East, Early, Texas 76802



Deed of Trust ("Deed of Trust"):

Dated: August 20, 2021

Grantor: Darrin Blake St. Ama and wife, Jayme Leann St. Ama

Trustee: Robert E. Hemsath

Lender: Mills County State Bank (now known as MCBank)

Recorded as: Instrument Number 2106012, Official Public Records of Brown County, Texas

Legal Description: A 13.18 acre tract of land situated within the Richard Highsmith Survey No. 15, Abstract No. 401, Brown County, Texas, said 13.18 acre tract being comprised of a tract of land described in a Sheriff's Tax Deed to Mark Hoffman recorded in Volume 1457, Page 661, being the remaining portion of a tract of land described in a deed to Charo, Inc. recorded in Volume 1199, Page 549, Real Property Records, Brown County, Texas, and the remaining portion of a tract of land described in a deed to Mark D. Hoffman, et ux recorded in Volume 1548, Page 563, Real Property Records, Brown County, Texas, being more particularly described by metes and bounds in the Exhibit "A" which is attached hereto and made a part hereof for all descriptive purposes.

Secures: Promissory Note ("Note") in the original principal amount of \$189,341.00, executed by Darrin Blake St. Ama and wife, Jayme Leann St. Ama ("Borrower") and payable to the order of Lender.

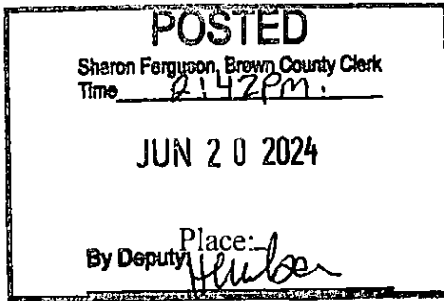
Property: The real property and improvements described in and mortgaged in the Deed of Trust, including the real property described herein and all rights and appurtenances thereto.

Substitute Trustee: Name: Christopher Brown
Appointee's address: 309 N. Fisk, Brownwood, TX 76801

Foreclosure Sale:

Date: Tuesday, August 6, 2024

Time: The sale of the Property will be held between the hours of 10:00



A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 and not later than three hours thereafter.

Front steps of the Brown County Courthouse located at 200 South Broadway, Brownwood, Brown County, Texas.

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 Mills County State Bank (now known as MCBank) 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, Mills County State Bank (now known as MCBank), the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Mills County State Bank (now known as MCBank) election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Mills County State Bank (now known as MCBank) rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

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 Mills County State Bank (now known as MCBank) 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.

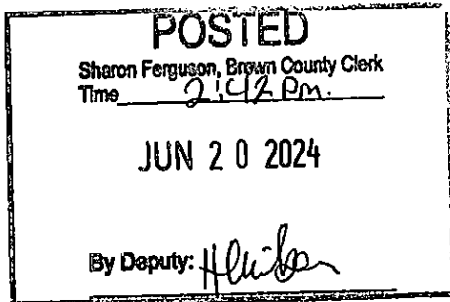
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain 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 Mills County State Bank (now known as MCBank). 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 as 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.



Christopher D. Brown
Attorney for MC Bank
Christopher D. Brown, Attorney at Law, PLLC
309 N. Fisk
Brownwood, Texas 76801
Telephone (325) 203-1948
Email: chris@cdbrownlaw.com

EXHIBIT "A"

A 13.18 acre tract of land situated within the Richard Highsmith Survey No. 15, Abstract No. 401, Brown County, Texas, said 13.18 acre tract being comprised of a tract of land described in a Sheriff's Tax Deed to Mark Hoffman recorded in Volume 1457, Page 661, being the remaining portion of a tract of land described in a deed to Charr, Inc. recorded in Volume 1199, Page 549, Real Property Records, Brown County, Texas, and the remaining portion of a tract of land described in a deed to Mark D. Hoffman, et ux recorded in Volume 1548, Page 563, Real Property Records, Brown County, Texas, being more particularly described by metes and bounds as follows:

Beginning at a 1/2" rebar rod set with survey cap stamped ALS 6224 6332 for a common corner between said Hoffman tract and a tract of land described in a deed to Frank Montagna recorded in Volume 728, Page 253, Deed Records, Brown County, Texas, same being the West corner of this described tract, said point being located in the Northeast line of State Highway Nos. 84/183;

Thence N 43° 34' 08" E, 863.26 feet along the common line between said Hoffman tract and Montagna tract, same being the Northwest line of this described tract, to a 1/2" rebar rod (control monument) found for a common corner between the remaining portion of said Hoffman tract and Montagna tract, same being the North corner of this described tract, said point being located in the Southwest line of a tract of land described in a deed to Justin Thornhill, et ux recorded in Volume 1689, Page 763, of said Real Property Records; from which a 3/8" rebar rod (control monument) found for the North corner of said Montagna tract bears N 64° 42' 46" W, a distance of 369.54 feet;

Thence S 64° 42' 46" E, 371.23 feet along the common line between said Hoffman tract and Thornhill tract, to a 1/2" rebar rod set with survey cap stamped ALS 6224 6332 for a common corner between the remaining portion of said Hoffman tract and Thornhill tract, same being an angle corner of this described tract, said point being located in the Northwest line of a tract of land described in a deed to Tony Cook, et ux recorded in Volume 98, Page 586, Official Public Records, Brown County, Texas;

Thence S 43° 34' 08" W, 58.70 feet along the common line between said Hoffman tract and Cook tract, to a 3/8" rebar rod (control monument) found for a common corner between the remaining portion of said Hoffman tract and Cook tract, same being an interior corner of this described tract;

Thence S 53° 31' 44" E, 353.59 feet along the common line between the remaining portion of said Hoffman tract and Cook tract, to a 1/2" rebar rod with survey cap stamped ALS (control monument) found for a common corner between the remaining portion of said Hoffman tract and Cook tract, same being the East corner of this described tract, said point being located in the Northwest line of the remaining portion of a tract of land described as First Parcel in a deed to Samuel K. Morton, et ux recorded in Volume 1592, Page 891, of said Real Property Records;

Thence S 43° 35' 54" W, 733.99 feet along the common line between said Hoffman tract and Morton tract, to a 3/8" rebar rod (control monument) found for a common corner between said Hoffman tract and Morton tract, same being the South corner of this described tract, said point being located in the Northeast line of previously mentioned State Highway Nos. 84/183;

Thence N 64° 36' 00" W along the common line between said Hoffman tract, Hoffman tract and State Highway Nos. 84/183, same being the Southwest line of this described tract, passing a 3/8" rebar rod (control monument) found for a common corner between said Hoffman tract and Hoffman tract, at a distance of 368.90 feet; thence continuing along the same course for a total distance of 739.88 feet to the place of beginning and containing 13.18 acres of land.

NOTE: All bearings were based on GPS observations, N.A.D. 83 Texas Central 4203.

