

NOTICE OF FORECLOSURE SALE

Lot No. 201, Kings Point Cove Unit 1 Subdivision

Deed of Trust ("Deed of Trust"):

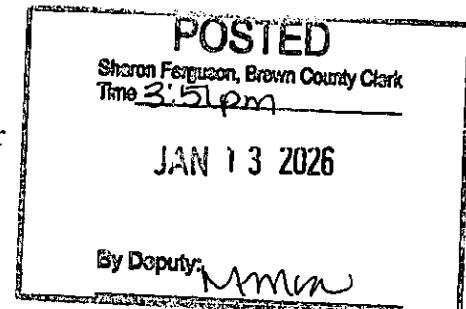
Dated: October 26, 2022

Grantor: J.D. Brewer and wife, Stephanie Brewer

Trustee: John P. Guest

Lender: Citizens National Bank at Brownwood

Recorded as: Instrument No. 2206998, Official Public Records of Brown County, Texas



Legal Description: All that certain lot, tract or parcel of land lying and being situated in Brown County, Texas, being Lot No 201 of the Kings Point Cove Unit 1 Subdivision, according to the map or plat thereof duly recorded in Volume 5, Page 127, Plat Records of Brown County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$245,000.00, executed by J.D. Brewer and wife, Stephanie Brewer ("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: Christopher D. Brown

Foreclosure Sale:

Date: Tuesday, February 3, 2026

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 A.M. and not later than three hours thereafter.

Place: 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

Citizens National Bank at Brownwood 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, Citizens National Bank at Brownwood, 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 Citizens National Bank at Brownwood's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Citizens National Bank at Brownwood's 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 Citizens National Bank at Brownwood 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 Citizens National Bank at Brownwood. 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.

POSTED

Sharon Ferguson, Brown County Clerk
Time _____

JAN 13 2026

By Deputy:

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 w/ Phillipa Craven

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309 N. Fisk
Brownwood, Texas 76801
Tel. (325) 203-1948
Fax (325) 643-3105

Attorney for Citizens National Bank at Brownwood

POSTED

Sharon Ferguson, Brown County Clerk
Time _____

JAN 13 2026

By Deputy: