

FILED
AT 9:54 O'CLOCK AM ON
OCT 29 2025
TANDIE MANSFIELD, COUNTY CLERK
BANDERA COUNTY, TEXAS
BY [Signature] DEPUTY

NOTICE OF FORECLOSURE SALE

STATE OF TEXAS §
 §
COUNTY OF BANDERA §

KNOW ALL MEN BY THESE PRESENTS:

Notice is hereby given of a public non-judicial foreclosure sale.

1. Property to Be Sold. The property to be sold is described as follows:

SEE ATTACHED EXHIBIT "A"

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

Date: December 2, 2025

Time: The sale shall begin no earlier than 10:00 a.m. or no later than three hours thereafter. The sale shall be completed by no later than 1:00 p.m.

Place: At the place designated by the Bandera County Commissioner's Court for foreclosure sales in Bandera County, Texas at the Bandera County Courthouse in Bandera, Texas.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the 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 re-filed in accordance with the posting and filing requirements of the Texas Property Code. Such re-posting or re-filing may be after the date originally scheduled for this sale.

3. Terms of Sale. The sale will be conducted in a 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.

Those desiring to purchase the property will need to demonstrate their ability to pay cash on the day the property is sold.

The 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 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. 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 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. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property.

Pursuant to section 51.0075 of the Texas Property Code, the 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 trustee or any substitute trustee.

4. Type of Sale. The sale is a non-judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust dated April 4, 2024, executed by Mihaila Holdings Corp, as Grantor to Jim Cox, Trustee, filed of record as Document No. 00263763 of the Official Public Records of Bandera County, Texas (the “\$250K Deed of Trust”) as modified as modified on by Modification and Extension Agreement dated August 22, 2024, filed of Record as Document No. 00267685 of the Official Public Records of Bandera County, Texas (the “Modification”).

5. Obligations Secured. The Deed of Trust provides that it secures the payment of the

indebtedness and obligations therein described (the "Obligation"), including but not limited to that one certain Real Estate Lien Note (Revolving Line of Credit) February 2, 2024, in the original principal amount of \$250,000.00 executed by Mihaila Holdings Corp, as Maker in favor of The First National Bank of Sonora, Texas DBA Sonora Bank as Payee (the "\$250K Note"), as modified on by Modification and Extension Agreement dated August 22, 2024. The First National Bank of Sonora, DBA Sonora Bank is the current owner and holder of the Obligation and is the Beneficiary under the Deed of Trust.

6. Default and Request To Act. Default has occurred under the Deed of Trust and the Beneficiary has requested me, as Trustee, to conduct this sale. Notice is given that before the sale, the Beneficiary may appoint another person or trustee to conduct the sale.

ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU 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 ANY OTHER STATE, OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE MILITARY DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.

DATED: October 27, 2025

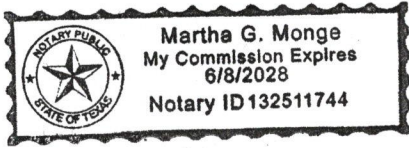


GUILLERMO S. DEKAT, Substitute Trustee
10127 Morocco Street, Suite 137
San Antonio, TX 78216
(210) 828-5641
gdekat@flumelaw.net

STATE OF TEXAS
COUNTY OF BEXAR

§
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This instrument was acknowledged before me on the 27th day of October 2025 by
GUILLERMO S. DEKAT, Substitute Trustee.




Notary Public in and for the State of Texas

EXHIBIT "A"

LEGAL DESCRIPTIONS

TRACT I: BEING LOTS 44-46 & 48-49, BLOCK 1, of LAKE POINT SUBDIVISION, a subdivision of record in Bandera County, Texas, as recorded in Volume 6, Pages 76-77, of the Map and Plat Records of Bandera County, Texas.

TRACT II: BEING A 2.14 acre tract of land out of the David Harvey Survey Number 30, Abstract 198, in Bandera County, Texas; and being more particularly described in Exhibit "A" attached hereto and made a part hereof.

EXHIBIT "A"

FIELD NOTES
2.14 ACRES
DAVID HARVEY SUR. NO. 30, ABS. NO. 198
BANDERA COUNTY, TEXAS

Being a 2.14 acre tract of land out of the David Harvey Survey Number 30, Abstract Number 198, in Bandera County, Texas, said tract being out of an 82.91 acre tract conveyed by Ronald M. Jackson to Loren Holen, Trustee, by deed dated August 15, 1986, recorded in Volume 281, Page 834, of the Official Records of Bandera County, Texas, said 2.14 acres being more particularly described by metes and bounds as follows:

BEGINNING at a found iron rod in the south line of the David Harvey Sur. No. 30, Abs. No. 198, for the most westerly corner of the herein described tract, said point being the southeast corner of Lot No. 46, Lake Point Subdivision, as recorded in Volume 6, Pages 76-77, of the Plat Records of Bandera County, Texas, said point also lying in the north line of Lake Medina Shores Subdivision, Section "D", as recorded in Volume 6, Pages 23-24, of the Plat Records of Bandera County, Texas;

THENCE N89°50'37"E along the south line of Survey No. 30 and then north line of Lake Medina Shores, Section "D", a distance of 510.39 feet to a found iron rod;

THENCE S89°18'20"E - 116.06 feet to a point on the 1084 contour line of Medina Lake;

THENCE along the 1084 contour line of Medina Lake from point to point as follows:

N26°43'45"E - 2.00 feet,
N33°32'51"E - 78.52 feet;
N06°32'00"E - 45.00 feet,
N74°07'52"W - 271.00 feet, and
N64°11'52"W - 104.00 feet to a found iron rod at the northeast corner of Lot No. 46, Lake Point Subdivision for the most northerly corner of the herein described tract;

THENCE S54°16'17"W along the southeast line of said Lot No. 46 a distance of 396.08 feet to the POINT OF BEGINNING.

Said tract containing 2.14 acres of land, more or less.

These field notes are made from a survey and drawing made under my supervision dated March 11, 2004.


Byron R. Wilkinson
Registered Professional Land Surveyor No. 1537



EXHIBIT "A"