



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 or Security Document. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

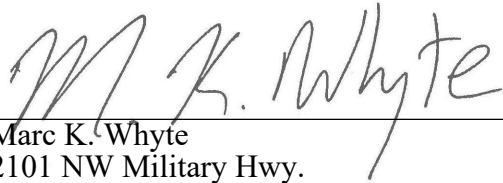
4. Type of Sale. The sale is a non-judicial deed of trust lien foreclosure sale being conducted pursuant to the power of sale granted by the Deed of Trust or other Security Document, dated November 18, 2023, and executed by Charles Sisemseghan (the “Deed of Trust” or “Security Document”).

5. Obligations Secured. The Deed of Trust or other Security Document provides that it secures the payment of the indebtedness and obligations therein described (collectively the “Obligations”), including but not limited to Real Estate Lien Note or other Commercial Security Agreement dated November 18, 2023, and executed by Charles Sisemseghan (“Maker”), and Randolph-Brooks Federal Credit Union, as Payee, in the original principal amount of \$66,735.00 (the “Note”).

Randolph-Brooks Federal Credit Union is the current owner and holder of the obligation and is the beneficiary under the Deed of Trust or other Security Document.

6. Default And Request To Act. Default has occurred under the Deed of Trust or other Security Document and the Beneficiaries have requested me, as an appointed Substitute Trustee, to conduct this sale. Notice is given that before the sale, the Beneficiary may appoint another person or substitute trustee to conduct the sale.

DATED: October 31, 2025.

By:   
\_\_\_\_\_  
Marc K. Whyte  
2101 NW Military Hwy.  
San Antonio, Texas 78213

**SUBSTITUTE TRUSTEE**

## EXHIBIT "A"

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**Property Address:**      **Bishops Court, Horseshoe Bay, Texas 78657**

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**LEGAL DESCRIPTION:**

Lot 41130, in Horseshoe Bay, a subdivision located in Burnet County, Texas, according to Plat Number 41.8, recorded in Volume 2, Page 45C, of the Map or Plat Records of Burnet County, Texas.

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