

**NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM THIS INSTRUMENT BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.**

## **NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

**NOTICE CONCERNING MILITARY DUTY: 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.**

**Mortgagee / Beneficiary:** American Equity Funding, Inc., an Arkansas corporation, 7005 Alma Highway, Van Buren, Crawford County, Arkansas 72956.

**Mortgage Servicer:** [If applicable, insert mortgage servicer name and address, and state that the mortgage servicer is representing the mortgagee under a servicing agreement. If none, state: Not applicable.]

**Debtor / Grantor:** Madhava Rao, an unmarried person.

**Debt / Account:** Account No. 2014293AS; Note dated September 5, 2014 in the original principal amount of \$33,702.65. Prior notices reflected default for non-payment and total due amounts including \$2,712.40 as of October 24, 2025 and \$3,729.55 as of January 27, 2026, with acceleration referenced effective February 27, 2026.

**Security Instrument:** Deed of Trust dated September 5, 2014, executed by Madhava Rao, recorded February 10, 2015 as Instrument No. 159498 in the Official Public Records of Atascosa County, Texas.

**Original Trustee:** J. L. Curry, Jr.

**Substitute Trustee:** Bryan S. DiCaro, 3355 Jim Brite Rd., Pleasanton, Texas 78065.

**Property Address:** 312 San Antonio Street, Campbellton, Atascosa County, Texas 78008.

**Legal Description:** See Exhibit A below.

**Date of Sale:** Tuesday, June 2, 2026, being the first Tuesday of the month.

**Earliest Time Sale Will Begin:** 10:00 a.m. local time; sale will begin at that time or not later than three hours after that time.

**Place of Sale:** West porch of the Atascosa County Courthouse, 1 Courthouse Circle Drive, Jourdanton, Atascosa County, Texas 78026, or if the preceding area is no longer the designated area, then in the area most recently designated

by the Atascosa County Commissioners Court for real-property foreclosure sales under Texas Property Code § 51.002.

**Terms of Sale:**

Public auction to highest bidder for cash or cashier's check, subject to reasonable conditions announced before bidding opens. Mortgagee may bid by credit against the indebtedness. The Property will be sold AS IS, WHERE IS, and WITH ALL FAULTS, without express or implied warranties except any warranties of title, if any, provided under the Deed of Trust and the Substitute Trustee's Deed.

**Default, Acceleration, and Authority to Sell**

Default has occurred in the payment of the indebtedness secured by the Deed of Trust. The default was noticed in writing by notices of intent to begin foreclosure proceedings and/or notice of default and intent to accelerate. The January 27, 2026 notice required cure on or before February 26, 2026 and stated that the entire balance would be accelerated effective February 27, 2026 if the default was not cured. The cure period has expired. The Mortgagee / Beneficiary has requested that the Substitute Trustee sell the Property under the power of sale contained in the Deed of Trust and Texas Property Code chapter 51.

The Substitute Trustee will sell the Property at public auction on the date, time, and place stated above to satisfy the indebtedness secured by the Deed of Trust. The sale may be conducted by the Substitute Trustee or by an authorized agent acting for the Substitute Trustee as permitted by the Deed of Trust and Texas Property Code § 51.002.

The Deed of Trust permits Beneficiary to declare the unpaid principal balance and earned interest immediately due after default and required notice, request the Trustee to foreclose the lien, and purchase the Property at foreclosure sale by offering the highest bid and crediting the bid on the Note.

**Legal Description**

Being 0.288 acre tract of land, more or less, out of Subdivision Survey No. VI of the Mary Campbell Subdivision, commonly known as 312 San Antonio Street, Campbellton, Atascosa County, being out of the Thomas Hennessey Survey No. 8, Abstract No. 5, and described by metes and bounds as follows, to-wit:

BEGINNING at a stake set in the West line of the 60 ft. old Falls City Road, from which the SE corner post of the Struve gin lot bears N 29 degrees 20 minutes East, 112 ft.;

THENCE S 29 degrees 20 minutes West 112 ft., to an iron rod set in the West line of said Road, for the SE corner of this Subdivision;

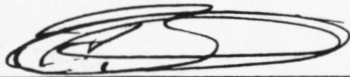
THENCE N 59 degrees 40 minutes West 112 ft. to a stake set for the SW corner of this Subdivision Survey;

THENCE N 29 degrees 20 minutes East 112 ft. to a stake set for the NW corner of this Subdivision Survey;

THENCE S 59 degrees 40 minutes East 112 ft. to the place of BEGINNING, containing 0.288 acres of land, more or less, and being the same property as conveyed in a deed from Eustacia Contreras, et ux to H.B Dover, et ux, dated September 9, 1978, recorded in Volume 475, Page 209 of the Deed Records of Atascosa County, Texas.

**Certificate of Posting and Filing**

I certify that, on 5/4, 2026, a true and correct copy of this Notice of Substitute Trustee's Sale was posted at the courthouse door / designated foreclosure-sale posting location of Atascosa County, Texas, and was filed in the office of the Atascosa County Clerk in the county where the Property is located.



Bryan S. DiCaro, Substitute Trustee  
3355 Jim Brite Rd.  
Pleasanton, Texas 78065

**Certificate of Service by Certified Mail**

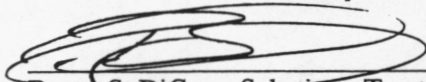
I certify that, on April 30, 2026, a true and correct copy of this Notice of Substitute Trustee's Sale was served by certified mail, postage prepaid, return receipt requested, on each debtor obligated to pay the debt according to the loan records, including Madhava Rao at the addresses listed above and at any additional last known address reflected in the loan records.



Bryan S. DiCaro, Substitute Trustee  
3355 Jim Brite Rd.  
Pleasanton, Texas 78065

**Signature**


EXECUTED on 5/4/26, 2026.



Bryan S. DiCaro, Substitute Trustee  
3355 Jim Brite Rd.  
Pleasanton, Texas 78064

FILED 8:24 O'CLOCK A M  
THERESA CARRASCO COUNTRY CLERK

MAY - 4 2026

BY  ATASCOSA COUNTY, TEXAS DEPUTY