

STATE OF TEXAS §
 §
COUNTY OF HOWARD §

NOTICE OF FORECLOSURE SALE

Date: April 23, 2024

Deed of Trust

Dated: October 16, 2017

Grantor(s): Steven L. Johnson and Stephanie Johnson

Trustee: W. Drew Darby

Lender: Chuck Rosenbaum

Recorded in: Deed of Trust recorded in Volume 1728, Page 137, Official Public Records of Howard County, Texas.

Secures: Real Estate Lien Not (the "Note") dated October 16, 2024 in the original principal amount of \$164,000.00, executed by Steven L. Johnson and Stephanie Johnson and payable to the order of Lender.

Property: Being all of Lot No. Four (4), Block No. Seventeen (17), Monticello Addition, to the City of Big Spring, Howard County, Texas, according to the proper map or plat of record in the Plat Records of Howard County, Texas.

Substitute Trustee: Jackson R. Willingham
 Lisa K. Hooper
 C/O Lynch, Chappell & Alsup, P.C.
 The Summit, Suite 700
 300 N. Marienfeld
 Midland, Midland County, Texas 79701
 Telephone: 432-683-3351
 Facsimile: 432-683-8346

Foreclosure Sale

Date: June 4, 2024

Time: The sale of the Property ("Foreclosure 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.

Posted
FILED at 10:45 A.M O'clock 4-25-24
BRENT ZITTEKOPF, County Clerk, Howard County, Texas
By Angie Martin Deputy

Place: Howard County Courthouse in Big Spring, Texas, at the area designated by the Howard County Commissioners Court.

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, subject to the provisions of the Deed of Trust permitting the Lender 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.

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, Lender, 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 Lender's election to proceed against and sell both the real property and any and all personal property described in the Deed of Trust in accordance with Lender'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 described above, Substitute Trustee will sell the Property by public sale to the highest bidder for cash in accordance with the Deed of Trust.

The Deed of Trust permits the Lender to postpone, withdraw, or reschedule the sale for another day. In that case, the Substitute Trustee under the deed of trust need not appear at the Date, Time, and Place of Sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code and the Deed of Trust. Such reposting or refileing may be after the date originally scheduled for this sale.

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

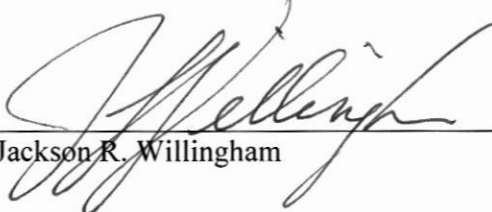
The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. 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 or covenants, except as to the warranties of title 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 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 the Substitute Trustee.

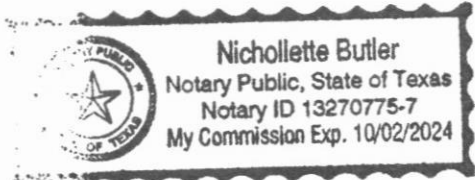
Notice is given that before the Foreclosure Sale, Lender may appoint another person as Substitute Trustee to conduct the Foreclosure Sale.

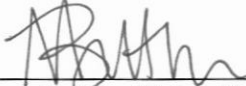


Jackson R. Willingham

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This instrument was acknowledged before me on the 23rd day of April, 2024, by Jackson R. Willingham.





Notary Public, State of Texas