

NOTICE OF FORECLOSURE SALE

March 6, 2018

FILED FOR RECORD
AT 2:02 O'CLOCK PM M.

MAR 06 2018

Janice McDavel
Clerk, County Court, Sabine County
BY: *[Signature]* DEPUTY
Huffman

Home Equity Deed of Trust ("Deed of Trust"):

Dated: September 17, 2009
Grantor: Edward Johnson and wife, Susan Johnson
Trustee: Ken Muckelroy
Lender: Shelby Savings Bank, SSB
Recorded in: Vol. 308, Page 628, Deed Records of Sabine County, Texas

Legal Description:

Being all that certain lot, tract or parcel of land located in Sabine County, Texas, and being all of Lot Numbers 26 & 27, of the HOLLY BAY SUBDIVISION, an unrecorded subdivision located in Sabine County, Texas and more specifically described in the Texas Home Equity Security Instrument executed by Edward Johnson and Susan Johnson and recorded in Vol. 308, Page 628, Deed Records of Sabine County, Texas.

Secures: Texas Home Equity Note ("Note") in the original principal amount of \$44,000.00 executed by Edward Johnson and wife, Susan Johnson ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, April 3, 2018
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: Sabine County Courthouse in Hemphill, Texas, at the following location: 201 Main Street, Hemphill, Texas, on the steps of the North Side of the Courthouse.
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 Shelby Savings Bank, SSB's 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, Shelby Savings Bank, SSB, 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 Shelby Savings Bank, SSB's election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Shelby Savings Bank, SSB'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 Shelby Savings Bank, SSB passes the Foreclosure Sale, 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 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 Shelby Savings Bank, SSB. 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.

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