

## NOTICE OF SUBSTITUTE TRUSTEE'S SALE

T.S. #: 2022-04198

**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.**

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

Date: 8/1/2023  
Time: The earliest time the sale will begin is 10:00 AM  
Place: Brown County Courthouse, Texas, at the following location: SOUTH (MAIN) ENTRANCE OF THE COURTHOUSE IN AN AREA NOT TO EXCEED 12 FEET FROM THE FRONT DOOR, 200 S Broadway St Brownwood, TX 76801  
Or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court, pursuant to section 51.002 of the Texas Property Code.

**Property To Be Sold** - The property to be sold is described as follows:

SEE ATTACHED EXHIBIT A

Commonly known as: 4075 COUNTY ROAD 103 BROWNWOOD, TX 76801-8859

**Instrument to be Foreclosed** -- The instrument to be foreclosed is the Deed of Trust dated 9/13/2016 and recorded in the office of the County Clerk of Brown County, Texas, recorded on 9/26/2016 under County Clerk's File No 1605669, in Book -- and Page -- along with Correction Instrument recorded 4/20/2023 as Instrument No. 2302094, The subject Deed of Trust was modified by Loan Modification recorded as Instrument 2202376 and recorded on 04/08/2022. of the Real Property Records of Brown County, Texas.

Grantor(s):	Jacob C Johnson, an unmarried man
Original Trustee:	Black, Mann and Graham, LLP
Substitute Trustee:	Auction.com, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, Ed Henderson, George Hawthorne, Marcia Elling, Louis Starzel, Tom Swearingen, Noel Wood, Steffany Fitzpatrick, Kim Anderson, Ron Anderson, Alexis Mendoza, Kevin Key, Jay Jacobs, Nestor Trustee Services, LLC
Original Mortgagee:	Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns
Current Mortgagee:	Freedom Mortgage Corporation
Mortgage Servicer:	Freedom Mortgage Corporation

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is

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authorized to collect the debt and to administer any resulting foreclosure of the referenced property securing the above referenced loan.

**Terms of Sale** - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the mortgagee 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 the Deed of Trust, the mortgagee has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. 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.

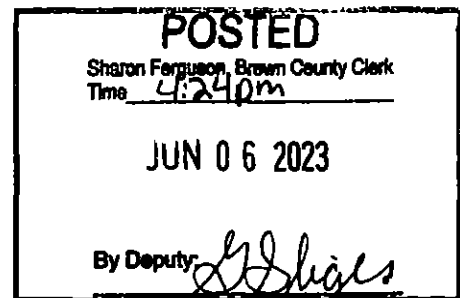
**Obligations Secured** - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$92,808.00, executed by Jacob C Johnson, an unmarried man, and payable to the order of Mortgage Electronic Registration Systems, Inc., as Beneficiary, as nominee for Freedom Mortgage Corporation, its successors and assigns; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of Trustor(s) to the current holder of the Obligations to the mortgagee under the deed of trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the Mortgagee:

**Freedom Mortgage Corporation**  
10500 Kincaid Drive  
Fishers, IN 46037  
Phone: 855-690-5900

**Default and Request to Act** - Default has occurred under the deed of trust, and the mortgagee has requested me, as Trustee, to conduct this sale. Notice is given that before the sale the mortgagee may appoint another person substitute trustee to conduct the sale.



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Dated: June 6, 2023

Auction.com, Jim Mills, Susan Mills, Andrew Mills-Middlebrook, Ed Henderson, George Hawthorne, Marcia Elling, Louis Starzel, Tom Swearingen, Noel Wood, Steffany Fitzpatrick, Kim Anderson, Ron Anderson, Alexis Mendoza, Kevin Key, Jay Jacobs, Nestor Trustee Services, LLC

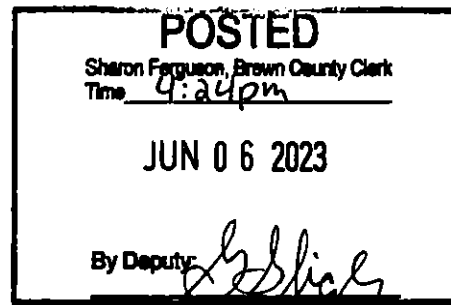
*Susan Mills*

c/o Nestor Solutions, LLC  
2850 Redhill Avenue, Suite 240  
Santa Ana, California 92705  
Phone: (888) 403-4115  
Fax: (888) 345-5501

For sale information visit: [www.xome.com](http://www.xome.com) or Contact (800) 758-8052.

SENDER OF THIS NOTICE:  
AFTER FILING, PLEASE RETURN TO:

Nestor Solutions, LLC  
2850 Redhill Avenue, Suite 240  
Santa Ana, California 92705



**Exhibit "A"**

A 6.33 acre tract of land situated within the Garcia, Montez and Duran Survey No. 160, Abstract No. 375, Brown County, Texas, being that same tract of land erroneously described in a deed to Danette Denbow recorded in Volume 1239, Page 40 of the Real Property Records, Brown County, Texas, being more particularly described by metes and bounds as follows:

Beginning at a 1/2" rebar rod (control monument) found in the North line of County Road No. 147 for a common corner between said Denbow tract and a tract of land described in a deed to Larry Dean Reding et. ux. recorded in Volume 1335, Page 70 of the Real Property Records, Brown County, Texas, for the Southwest corner of this described tract; from which a 1/2" rebar rod (control monument) found for the Southwest corner of said Reding tract bears S 89° 42' 22" W, 320.40 feet:

Thence N 01° 57' 13" E along the common line between said Denbow tract and Reding tract, at 604.64 feet passing a 1/2" rebar rod (control monument) found in an existing fence line; thence continuing along the same course for a total distance of 631.41 feet, to a 1/2" rebar rod set with a survey cap stamped A.L.S. 6224 6332 in the South line of a tract of land described in a deed to Jack E. Kilgore recorded in Volume 1374, Page 101 of the Real Property Records, Brown County, Texas, for a common corner between said Denbow tract and Reding tract, for the Northwest corner of this described tract; from which a 1/2" rebar rod (control monument) found in the West line of said Reding tract bears N 89° 14' 04" W, 357.83 feet and S 01° 25' 37" E, 29.65 feet;

Thence S 89° 14' 04" E, 442.52 feet along the common line between said Denbow tract and Kilgore tract, to a 1/2" rebar rod (control monument) found in the West line of County Road No. 103, for a common corner between said Denbow tract and Kilgore tract, for the Northeast corner of this described tract; from which a 1/2" rebar rod (control monument) found for the Northeast corner of said Kilgore tract bears N00° 17' 04" W, 1990.06 feet;

Thence along the common line between said Denbow tract and County Road Nos. 103 & 147 the following courses and distances:

Thence S 00° 36' 01" E, 440.82 feet, to a 1/2" rebar rod set with a survey cap stamped A.L.S. 6224 6332, for an angle corner of this described tract;

Thence S 24° 52' 22" W, 99.97 feet to a 1/2" rebar rod set with a survey cap stamped A.L.S. 6224 6332, for an angle corner of this described tract;

Thence S 46° 40' 27" W, 134.00 feet to a 1/2" rebar rod set with a survey cap stamped A.L.S. 6224 6332, for an angle corner of this described tract;

Thence S 89° 47' 22" W, 329.10 feet, to the place of beginning and containing 6.33 acres of land.

