

RECORDING REQUESTED BY:
Law Offices of Jason C. Tatman

2025-032
FILED FOR RECORD
AT 10⁰⁰ O'CLOCK PM M.

MAR 26 2025

And When Recorded Mail To
SECRETARY OF HOUSING AND URBAN DEVELOPMENT
C/O Compu-Link, HUD Division
14002 East 21st St., Suite 300
Tulsa, OK 74134

SHERRY DOWD, County Clerk
NAVARRO COUNTY, TEXAS
BY [Signature] DEPUTY

APN 1-800-252-3439

TS No. LO-53313-TX

Space above this line for recorder's purposes

**U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
NOTICE OF DEFAULT AND FORECLOSURE SALE**

Recorded in accordance with 12 USCA 3764 (c)

WHEREAS, on 11/2/2009, a certain Deed of Trust was executed by JIMMY LEE PRATER AND WIFE JUDI A. PRATER as trustor in favor of METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A. as beneficiary, and ROBERT K. FOWLER as trustee, and was recorded on 11/10/2009, as Instrument No. 00008385, in Book XX, Page XX, in the Office of the County Recorder of Navarro County, Texas; and

WHEREAS, the Deed of Trust was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the beneficial interest in the Deed of Trust is now owned by the Secretary, pursuant to an Assignment of Deed of Trust dated 7/9/2020, recorded on 7/13/2020, as instrument number 00005422, book XX, page XX, in the Office of the County Recorder, Navarro County, Texas; and

WHEREAS, a default has been made in the covenants and conditions of the Deed of Trust in that the payment due on 10/9/2024, was not made due to an obligation of the borrower under this Security Instrument is not performed and remains wholly unpaid as of the date of this notice, and no payment has been made sufficient to restore the loan to currency; and

WHEREAS, the entire amount delinquent as of 10/09/2024 is \$249,471.39; and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Deed of Trust to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR part 27, subpart B, and by the Secretary's designation of Law Offices of Jason C. Tatman as Foreclosure Commissioner (see attached), notice is hereby given that on 5/6/2025 between 1:00 – 4:00 PM local time, all real and personal property at or used in connection with the following described property will be sold at public auction to the highest bidder:

Legal Description:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF NAVARRO, STATE OF TX, AND IS DESCRIBED AS FOLLOWS: ALL THAT CERTAIN LOT, TRACT, OR PARCEL OF LAND SITUATED IN THE ENOCH FRIER SURVEY ABSTRACT 3, NAVARRO COUNTY, TEXAS, AND BEING PART OF TRACT 19A OF RETREAT RANCHETTES, PHASE II AS SHOWN BY PLAT RECORDED IN VOLUME 6, PAGE 313 OF THE PLAT RECORDS OF NAVARRO COUNTY, TEXAS, THE SAME TRACT BEING A CALLED 1.148 ACRES AND DESCRIBED BY DEED RECORDED IN VOLUME 1283, PAGE 755 OF THE DEED RECORDS OF NAVARRO COUNTY, TEXAS. SAID TRACT OR PARCEL OF LAND BEING MORE FULLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS: BEGINNING ON A FOUND 3/4" IRON ROD FOR THE SOUTHWEST CORNER OF THIS TRACT AND THE ABOVE MENTIONED 1.148 ACRE TRACT, SAID POINT BEING THE SOUTHEAST CORNER OF A 30 FOOT ROAD EASEMENT; THENCE N19°59'24"W 200.02 FEET TO A FOUND 5/8" IRON ROD FOR THE NORTHWEST CORNER OF THIS TRACT; THENCE N69°50'13"E 249.53 FEET TO A FOUND 5/8" IRON ROD FOR THE NORTHEAST CORNER OF THIS TRACT; THENCE S20°05'12"E 200.14 FEET TO A FOUND 3/4" IRON ROD FOR THE SOUTHEAST CORNER OF THIS TRACT; THENCE WITH THE SOUTH LINE OF SAID TRACT 19A S69°51'54"W 249.86 FEET TO THE PLACE OF BEGINNING AND CONTAINING 1.15 ACRES OF LAND, MORE OR LESS.

Commonly known as: 3077 S.W. COUNTY RD 0018, CORSICANA, TX 75110

The sale will be held at on the front steps of the Navarro County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court. The Secretary of Housing and Urban Development will bid an estimate of \$262,231.07.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$26,223.11 [10% of the Secretary's bid] in the form of a certified check or cashier's check made out to the Secretary of HUD. Each oral bid need not be accompanied by a deposit. If the successful bid is oral, a deposit of \$26,223.11 must be presented before the bidding is closed. The deposit is nonrefundable. The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the high bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveyancing fees, all real estate and other taxes that are due on or after the delivery of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD Field Office representative, will be liable to HUD for any costs incurred as a result of such failure. The commissioner may, at the direction of the HUD field office Representative, offer the Property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

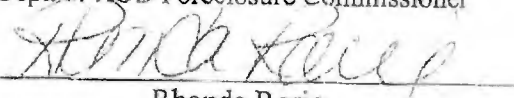
The amount that must be paid if the Mortgage is to be reinstated prior to the scheduled sale is \$262,231.07, as of 5/5/2025, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Date: 3/20/2025

Law Offices of Jason C. Tatman
U.S. Dept. of HUD Foreclosure Commissioner

BY:



Rhonda Rorie

rr@tatmanlegal.com

9665 Chesapeake Dr., Ste. 365, San Diego, CA
92123

(858) 201-3590 Fax (858) 348-4976

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of San Diego

On 3/20/2025 before me, C. Stewart a Notary Public, personally appeared Rhonda Rorie who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature

C. Stewart





U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
Fort Worth Regional Office, Region VI
Office of Regional Counsel
307 W 7th Street, Ste. 1000
Fort Worth, TX 76102
Phone: 817-978-5987 FAX: 202-485-9114

February 1, 2022

FORECLOSURE COMMISSIONER DESIGNATION

To: Jason C. Tatman
Law Office of Jason C. Tatman
5677 Oberlin Dr. Ste 210
San Diego, CA, 92121

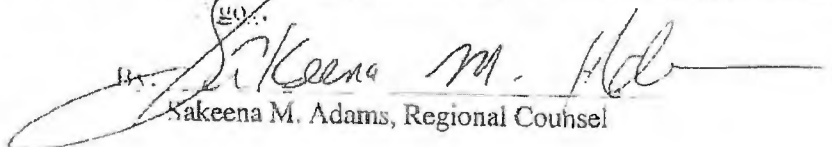
Pursuant to Section 805 of the Single Family Mortgage Foreclosure Act of 1994 (the "Act"), and the Delegation of Authority published in 76 FR 42466 on July 18, 2011, you are hereby designated as a Foreclosure Commissioner to act on behalf of the Secretary of Housing and Urban Development to conduct nonjudicial foreclosures in the State of Texas of the mortgages that may be referred to you by the Department of Housing and Urban Development ("HUD") including cases under Title I, Title II, and Section 312. A copy of the Act, as codified at 12 U.S.C. §§ 3751-3768 and the federal regulations (24 CFR 27, Subpart B, the "Regulations") applicable to your designation are available online through the Government Printing Office website. Foreclosures HUD refers to you are to be conducted pursuant to the Act, the Regulations, and the instructions that HUD will give to you at the time of referral.

HUD will pay you a commission for a completed foreclosure of \$1,350.00 (a "Commission"). HUD will pay you a percentage of the Commission for cases that HUD withdraws, based on the following:

- 20% of Commission for work completed if withdrawn prior to "service" of Notice of Foreclosure and Sale
- 80% of Commission for work completed if withdrawn after "service" of Notice of Foreclosure and Sale but prior to foreclosure sale, including the start of publication, or posting if required.

As a Foreclosure Commissioner, you are a fiduciary of the Secretary and not an employee of the Department of Housing and Urban Development or of the Federal Government. You will be responsible for your actions as any other fiduciary.

This designation is effective immediately and may be revoked by HUD with or without cause pursuant to the Act. An original and two copies of this Designation are enclosed. Please sign and date them, providing your Tax Identification or Social Security Number, and return one copy to Sakeena M. Adams at 307 W 7th Street Ste 1000, Fort Worth, TX 76102 and send a scanned copy to


Sakeena M. Adams, Regional Counsel

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

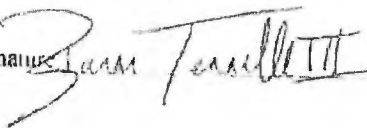
State of California

County of San Diego

On 2/8/2022 before me, Baron Tennelle III, a notary public, personally appeared Jason C. Tatnan who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



ACCEPTANCE OF DESIGNATION

I, Jason TATMAN, hereby accept designation as a Foreclosure Commissioner and agree to abide by the provisions of my appointment, the Act referred to above, the regulations, and the Instructions as provided to me by HUD.

2.8.2022

Date

LAW OFFICES OF JASON E TATMAN

Name of Firm

By: [Signature]

416-5437418

Tax I.D. or Social Security No.

ACKNOWLEDGEMENT

State of _____)

[County/Parish] of _____)

This instrument was acknowledged before me on the _____ day of _____, 20____,
by _____

Notary Public