FILED FOR RECORD
AT 11:11 O'CLOCK A. M

OCT 01 2026

Jamie Clark
Clerk, County Court, Sabine County
By Paluma Warner DEPUTY

RECORDING REQUESTED BY
Law Offices of Jason C. Tatman

And When Recorded Mail To
Secretary of Housing & Urban Development
C/O Compu-Link, HUD Division
14002 East 21st St., Suite 300
Tulsa, OK 74134

APN R000024631

TS No. LO-54088-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 12/29/2009, a certain Deed of Trust was executed by JAMES C. WELLS, UNMARRIED MAN 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 1/13/2010, as Instrument No. 100104, in Book 0314, Page 804, in the Office of the County Recorder of Sabine 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 5/4/2017, recorded on 5/23/2017, as instrument number 171039, book XX, page XX, in the Office of the County Recorder, Sabine 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 8/22/2026, was not made 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 8/22/2026 is **$275,546.41**; 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, recorded on 4/4/2023 as instrument number 230758, book XX, page XX notice is hereby given that on **11/3/2026 between 1:00PM-4:00PM** 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:
All that certain lot, tract or parcel of land located in Sabine County, Texas and being a description to 2.883 acres of land in the JAMES GAINS SURVEY A-16 and being more fully described by metes and bounds in Exhibit "A" attached hereto and made a part hereof for all purposes.

1 ACRES TO BE SURVEYED OUT OF 2.883 ACRE, JAMES GAINES SURVEY, ABSTRACT NO. 16, AS DESCRIBED IN DEED DATED SEPTEMBER 30, 2009, FROM BONNIE JEAN WELLS TO JAMES CHARLES WELLS, RECORDED IN 309, PAGE 355, OFFICIAL PUBLIC RECORDS OF SABINE COUNTY, TEXAS.

Commonly known as: 654 Greenbriar Loop, Hemphill, TX 75948

The sale will be held at the front steps on the north side of the Sabine County Courthouse, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioners Court. The Secretary of Housing and Urban Development will bid an **estimate** of **$281,915.67**.

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 $28,191.57 [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 $28,191.57 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 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 **$281,915.67**, as of **11/2/2026**, 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.

NOTICE TO POTENTIAL BIDDERS:
Please be advised that the trustee may require entity or trust bidders at this trustee's sale to provide information, documentation and/or certification of the vesting instructions and the data required to be reported pursuant to FinCEN regulations effective for transfers of residential real property to covered transferees on or after March 1, 2026. The required information must be provided to the trustee before a trustee's deed upon sale will be issued for covered transfers. Additional information regarding these regulations and the required transferee information and certifications can be found at https://www.federalregister.gov/documents/2024/08/29/2024-19198/anti-money-laundering-regulations-for-residential-real-estate-transfers and https://www.fincen.gov/rre-faqs.

Date: 9/23/2026

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

BY: 

Rhonda Rorie, AVP
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 9/23/2026 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
Notary Public - California
San Diego County
Commission # 2464275
My Comm. Expires Sep 25, 2027