PUBLIC NOTICE

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT NOTICE OF DEFAULT AND FORECLOSURE SALE Recorded in accordance with 12 USCA 3764 (c) APN 000003-013350-0-000000 TS No. LO-53447-TX WHEREAS, on 5/24/2010, a certain Deed of Trust was executed by ELIZABETH ANN HANCOCK, A UNMARRIED WOMAN as trustor in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR SOUTHWEST FUNDING, LP ITS SUCCESSORS AND/OR ASSIGNS as beneficiary, and ROBERT K FOWLER as trustee, and was recorded on 6/8/2010, as Instrument No.2010-12817, in Book XX, Page XX, in the Office of the County Recorder of Hardin 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 Actfor 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 3/4/2019, recorded on 3/11/2019, as instrument number 2019-93155, book XX, page XX, in the Office of the County Recorder, Hardin 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 3/5/2025, was not made due to the property ceases tobe the principal residence of a borrower for reasons other than death and the property is not the principal residence of at least one other borrower 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 3/5/2025 is $207,191.02; 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 exhibit "A", notice is hereby given that on 7/7/2026 between 10:00AM-1:00PM 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: BEING OUT OF AND A PART OF THE S.P. BANKSTON LEAGUE, ABSTRACT NO. 3, IN HARDIN COUNTY, TEXAS, AND BEING OUT OF AND A PART OF THAT CERTAIN 90 ACRE TRACT OUT OF BLOCK 76, 83 and 89, OF THE SOUTHWESTERN SETTLEMENT AND DEVELOPMENT COMPANY FARM SUBDIVISION NO. ONE, WHICH WAS CONVEYED BY R.E. WRIGHT, ET UX TO S.R. BUCHANAN AND TERRELL BUCHANAN, BY DEED DATED AUGUST 19, 1963, AND RECORDED IN VOLUME 453, PAGE 325, ET SEQ., OF THE DEED RECORDS OF HARDIN COUNTY, TEXAS, REFERENCE TO WHICH IS HEREBY MADE FOR ALL PURPOSES, AND THE TRACT HEREIN CONVEYED BEING MORE FULLY DESCRIBED AS FOLLOWS: BEGINNING IN THE EAST LINE OF SAID 90 ACRE TRACT AND IN THE WEST LINE OF COUNTY ROAD, AT A POINT THAT IS 585 FEET SOUTH OF THE NORTHEAST CORNER OF SAID 90 ACRE TRACT, WHICH NORTHEAST CORNER IS AT THE INTERSECTION OF THE WEST LINE OF SAID COUNTY ROAD WITH THE SOUTH RIGHT OF WAY LINE OF FARM TO MARKET HIGHWAY NO. 1122; THENCE, WEST 210 FEET TO STAKE FOR CORNER; THENCE SOUTH 105 FEET TO STAKE FOR CORNER; THENCE, EAST 210 FEET TO STAKE FOR CORNER IN THE EAST LINE OF SAID 90 ACRE TRACT; THENCE, NORTH WITH SAID EAST LINE ALONG THE WEST LINE OF COUNTY ROAD; A DISTANCE OF 105 FEET TO THE PLACE OF BEGINNING, CONTAINING ONE-HALF (1/2) ACRE OF LAND, MORE OR LESS.Commonly known as: 2853 NEYLAND RD, SILSBEE, TX 77656-8006 The sale will be held at Commissioners' Courtroom area of the Hardin County Courthouse, with east entrance of courthouse as alternate site, 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 $140,724.63. There will be no proration of taxes, rents or other income or liabilities, except thatthe 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 $14,072.46 [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 $14,072.46 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 $229,782.05, as of 7/6/2026, 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 requiredtransferee 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-fags. Date: 6/1/2026 Law Offices of Jason C. Tatman U.S. Dept. of HUD Foreclosure Commissioner BY:Rhonda Rorie, AVP rr@tatmaniegal.com 9665 Chesapeake Dr., Ste. 365, San Diego, CA 92123 (858) 201-3590 Fax (858) 348-4976 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. SectionSection 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.By: Sakeena M. Adams, Regional Counsel A-4876867 06/10/2026, 06/17/2026, 06/24/2026