

NO. _____ TIME 10:35am

RECORDING REQUESTED BY
Law Offices of Jason C. Tatman

JUL 02 2026

JANET BROWN, COUNTY CLERK
By Johnson TYLER COUNTY, TEXAS

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

APN R016392

TS No. LO-53743-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 3/28/2009, a certain Deed of Trust was executed by Travis L. Smith and Sharon K. Smith, Husband and wife as trustor in favor of One Reverse Mortgage, LLC. as beneficiary, and G. Tommy Bastian as trustee, and was recorded on 4/7/2009, as Instrument No. XX, in Book 954, Page 442, in the Office of the County Recorder of Tyler 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 2/1/2023, recorded on 2/8/2023, as instrument number XX, book 1323, page 865, in the Office of the County Recorder, Tyler 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 12/4/2025, was not made due to a borrower dies and the property is not the principal residence of at least one surviving 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 12/4/2025 is \$66,131.69; 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 8/4/2026 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:

FIELD NOTE DESCRIPTION OF A 6.264 ACRE TRACT OF LAND IN THE ROBERT LUCUS LEAGUE, ABSTRACT 24, TYLER COUNTY, TEXAS. SAID 6.264 ACRE TRACT OF LAND BEING THE RE-SURVEY OF A CALLED 6.00 ACRE TRACT OF LAND DESCRIBED IN A DEED FROM CURTIS O. PEACOCK, ET UX TO PETER CAKOS AND WIFE VIVIAN CAKOS DATED MARCH 14, 1972, AND RECORDED IN VOLUME 293, PAGE 209, ET SEQ., OF THE DEED RECORDS OF TYLER COUNTY, TEXAS SAID 6.264 ACRE TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS, TO-WIT: MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT "B".

Commonly known as: 528 Private Road 7115, Colmesneil, TX 75938

The sale will be held at All that area under the steps giving access to the north entrance to the second floor of the courthouse, bounded on the south by the north wall of the courthouse building, more particularly all that area lying within 6 feet and 8 inches on either side of a line beginning at the middle of the north entrance of the first floor of the courthouse and running due north 19 feet and 6 inches, 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 \$76,039.64.

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 \$7,603.96 [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 \$7,603.96 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 \$76,039.64, as of 8/3/2026, 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: 6/26/2026

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 6/26/2026 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



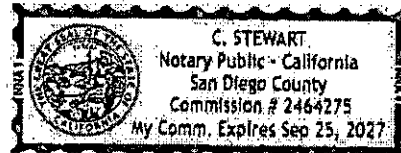




Exhibit "A"

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

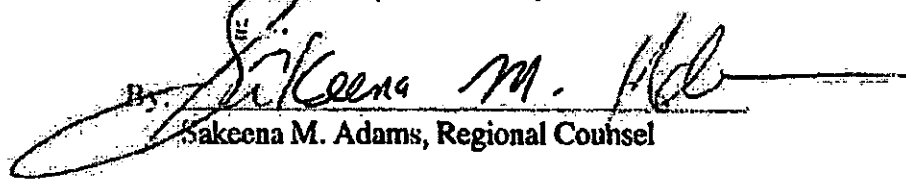
Pursuant to Section 805 of the Single Family Mortgage Foreclosure Act of 1994 (the "Act"), and the Delegation of Authority published in 76 FR 42466 on July 18, 2011, you are hereby designated as a Foreclosure Commissioner to act on behalf of the Secretary of Housing and Urban Development to conduct nonjudicial 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


Sakeena M. Adams, Regional Counsel

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]

46-5437418

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

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. Tatman 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 Baron Tennelle III (Seal)

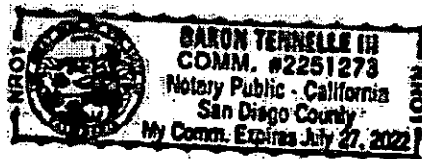


EXHIBIT "B"

LEGAL DESCRIPTION:

FIELD NOTE DESCRIPTION OF A 6.264 ACRE TRACT OF LAND IN THE ROBERT LUCAS LEAGUE, ABSTRACT 24, TYLER COUNTY, TEXAS. SAID 6.264 ACRE TRACT OF LAND BEING THE RE-SURVEY OF A CALLED 600 ACRE TRACT OF LAND DESCRIBED IN A DEED FROM CURTIS O. PEACOCK, ET UX TO PETER CAKOS AND WIFE VIVIAN CAKOS DATED MARCH 14, 1972, AND RECORDED IN VOLUME 293, PAGE 209, ET SEQ., OF THE DEED RECORDS OF TYLER COUNTY, TEXAS. SAID 6.264 ACRE TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS, TO-WIT:

BEGINNING AT A EXISTING 3/4" IRON PIPE AT THE CORNER OF A OLD NET AND BARB FENCE AND BEING THE NORTHWEST CORNER OF THE HEREIN DESCRIBED TRACT OF LAND AND A "L" CORNER ON THE EAST LINE OF THE B.D. COVINGTON, JR. 29.531 ACRE TRACT OF LAND;

THENCE NORTH 88° -49' -39" EAST A DISTANCE OF 363.00' FEET ALONG A OLD NET AND BARB FENCE TO THE CORNER OF SAID FENCE, A DISTANCE OF 761.74 FEET TO THE CORNER OF ANOTHER OLD NET AND BARB FENCE AND CONTINUING FOR A TOTAL DISTANCE OF 1102.87 FEET ALONG THE OLD NET AND BARB FENCE AND SET A 5/8" STEEL ROD BY A EXISTING 1/2" STEEL ROD AT THE CORNER OF SAID FENCE AND BEING THE NORTHEAST CORNER OF THE HEREIN DESCRIBED TRACT OF LAND;

THENCE SOUTH 0° -19' -46" WEST A DISTANCE OF 259.16 FEET ALONG A OLD NET AND BARB FENCE AND SET A 5/8" STEEL ROD FOR THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED TRACT OF LAND AT THE CORNER OF SAID FENCE;

THENCE ALONG THE SOUTH LINE OF THE HEREIN DESCRIBED TRACT OF LAND AS FOLLOWS;

(1) NORTH 89° -35' WEST A DISTANCE OF 203.05 FEET ALONG A OLD NET AND BARB FENCE AND A OLD MARKED AND RED PAINTED LINE AND SET A 5/8" STEEL ROD AT THE CORNER OF SAID FENCE;

(2) SOUTH 89° -45' -29" WEST A DISTANCE OF 894.03 FEET AND SET A 5/8" STEEL ROD FOR THE SOUTHWEST CORNER OF THE HEREIN DESCRIBED TRACT OF LAND AT THE CORNER OF A OLD NET AND BARB FENCE AND ALSO BEING THE SOUTHEAST CORNER OF THE B.D. COVINGTON, JR. 29.531 ACRE TRACT OF LAND;

THENCE NORTH 0° -58' -48" WEST A DISTANCE OF 238.92 FEET ALONG A OLD NET AND BARB FENCE AND THE EAST LINE OF SAID 29.531 ACRE TRACT TO THE POINT OF BEGINNING AND CONTAINING AN AREA OF 6.264 ACRES OF LAND.

ROADWAY EASEMENT CENTERLINE DESCRIPTION

BEING THE CENTERLINE OF A THIRTY (30') FOOT RIGHT-OF-WAY, SAID THIRTY (30') FOOT RIGHT-OF-WAY LYING FIFTEEN (15') FEET EITHER SIDE OF THE HEREIN DESCRIBED CENTERLINE, TO WIT:

BEGINNING AT THE INTERSECTION OF THE HEREIN DESCRIBED RIGHT-OF-WAY WITH THE NORTHERLY RIGHT-OF-WAY OF F.M. HIGHWAY 3065, SAID POINT OF BEGINNING BEING EASTERLY ALONG FM. HIGHWAY 3065, A DISTANCE OF APPROXIMATELY 2,928.0 FEET FROM U.S. HIGHWAY 69;

THENCE ALONG, AND WITH THE CENTERLINE OF THE HEREIN DESCRIBED RIGHT-OF-WAY AS

FOLLOWS:

N 45° E 168.0 FEET; N 49° E 30.0 FEET; N 56° E 174.0 FEET; N 47° E 138.0 FEET;
N 38° E 78.0 FEET; N 47° E 204.0 FEET; N 44° E 72.0 FEET; N 39° E 60.0 FEET;
N 33° E 126.0 FEET; N 36° E 114.0 FEET; N 46° E 66.0 FEET; N 87° E 78.0 FEET;
N 81° E 42.0 FEET; N 67° E 36.0 FEET; N 58° E 66.0 FEET; N 52° E 90.0 FEET;
N 66° E 36.0 FEET; N 73° E 18.0 FEET; N 86° E 30.0 FEET; S 81° E 42.0 FEET;
S 77° E 66.0 FEET; N 89° E 24.0 FEET; N 76° E 30.0 FEET; N 67° E 72.0 FEET;
N 75° E 36.0 FEET; N 81° E 114.0 FEET TO A FORK IN THE ROAD; N 88° E, TAKING THE RIGHT FORK
AS LAST MENTIONED, 84.0 FEET; N 78° E 90.0 FEET; N 71° E 60.0 FEET TO ANOTHER FORK IN SAID
ROAD; N 65° E, TAKING THE RIGHT FORK AS LAST MENTIONED, 66.0 FEET; N 46° E 12.0 FEET; AND
N 09° E 18.0 FEET TO THE POINT OF TERMINATION OF THE HEREIN DESCRIBED CENTERLINE, SAID
POINT OF TERMINATION BEING IN THE NORTH LINE OF PROPERTY OWNED BY LOUISIANA-
PACIFIC CORPORATION, SAME BEING THE SOUTH LINE OF A 6.0 ACRE TRACT OF LAND AS
DESCRIBED IN DEED FROM CURTIS O. PEACOCK AND WIFE, VIRGIE PEACOCK TO PETER CAKOS
AND WIFE, VIVIAN CAKOS AND RECORDED IN VOLUME 293, PAGE 209 OF THE DEED RECORDS OF
TYLER COUNTY, TEXAS.

APN: R16392

**Law Offices of Jason C. Tatman
9665 Chesapeake Drive, Suite 365
San Diego, California 92123
844-252-6972**

6/27/2026

ServiceLink / Agency Sales & Posting
320 Commerce, Suite 100
Irvine, CA 92602

TS No: **LO-53743-TX**
A.P.N. #: **R016392**

Enclosed herewith please find a copy of the Notice of Default & Foreclosure Sale of the subject property for the above referenced foreclosure. **LEGAL DESCRIPTION AS FOLLOWS:**

FIELD NOTE DESCRIPTION OF A 6 264 ACRE TRACT OF LAND IN THE ROBERT LUCUS LEAGUE, ABSTRACT 24, TYLER COUNTY, TEXAS. SAID 6 264 ACRE TRACT OF LAND BEING THE RE-SURVEY OF A CALLED 6 00 ACRE TRACT OF LAND DESCRIBED IN A DEED FROM CURTIS O. PEACOCK, ET UX TO PETER CAKOS AND WIFE VIVIAN CAKOS DATED MARCH 14, 1972, AND RECORDED IN VOLUME 293, PAGE 209, ET SEQ., OF THE DEED RECORDS OF TYLER COUNTY, TEXAS SAID 6 264 ACRE TRACT OF LAND BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS, TO-WIT: MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT "A".

You are hereby instructed to: **PUBLICH 3 TIMES AND CONDUCT SALE**

Please acknowledge receipt of the enclosed by forwarding your confirmation letter.

Thank you,

Rhonda Rorie, AVP