

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS on January 25, 2006 a certain Adjustable Rate Home Equity Conversion Deed of Trust ("Deed of Trust") was executed by ALVIN DEE FLEMING AND SHIRLEY J. FLEMING, UNMARRIED, as mortgagors to ROBERT K. FOWLER, as Trustee, for the benefit of FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK, F.S.B. and was recorded on October 7, 2009 in the Official Public Records of Real Property of LUBBOCK County Texas under Document No. Volume 10353, Page 213; 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 dated July 26, 2020, recorded in the Official Public Records of Real Property of LUBBOCK County Texas under Document No. 2020032964; and

WHEREAS a default has been made in the covenants and conditions of the Deed of Trust in that, a Borrower died and the Property (hereinafter defined) is not the principal resident of at least one other Borrower; and

WHEREAS the entire amount delinquent as of November 13, 2025, is \$226,599.10; 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 me as Foreclosure Commissioner dated July 13, 2022 and recorded in the Official Public Records of LUBBOCK County, Texas under Document No. 2023011092 on January 6, 2026, between the hours of 10:00 AM and 1:00 PM Central Standard Time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

A TRACT OF LAND OUT OF SECTION 24, BLOCK A , LUBBOCK COUNTY, TEXAS,
FURTHER DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINING AT A POINT WHICH BEARS EAST 350.2 FEET FROM THE SOUTHWEST
CORNER OF THE SOUTHEAST 1/4 OF SECTION 24, BLOCK A;
THENCE, NORTH, A DISTANCE OF 482.75 FEET;
THENCE, EAST, A DISTANCE OF 155.2 FEET;
THENCE, SOUTH, A DISTANCE OF 482.75 FEET;
THENCE, WEST, A DISTANCE OF 155.2 FEET TO THE PLACE OF BEGINNING.

Commonly known as 6117 E FM 40, LUBBOCK, TX 79403

The sale will be held between the hours of 10:00 AM and 1:00 PM at public venue in the area

designated by the LUBBOCK County Commissioners Court pursuant to Section 51.002 of the Texas Property Code as the place where foreclosure sales are to take place, or if no place is designated by the Commissioners Court, the sale will be conducted at the place where this Notice of Default and Foreclosure Sale was posted.

The earliest time the sale will occur is 10:00 AM Central Standard Time.

The Secretary of Housing and Urban Development will bid \$237,193.00.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his pro-rata 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 \$23,719.30 in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$23,719.30 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 highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date 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 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 representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

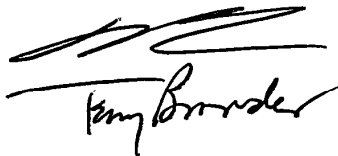
There is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance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

The scheduled foreclosure sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

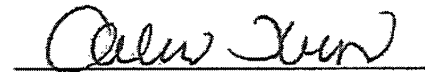
The amount that must be paid if the mortgage is to be reinstated prior to the scheduled sale is \$226,599.10 as of November 13, 2025 plus per diem interest from and after such date until paid in full, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage 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: November 25, 2025



Foreclosure Commissioner


Carolyn A. Taylor
Hughes, Watters & Askanase, LLP
1201 Louisiana Street, 28th Floor
Houston, Texas 77002
CTaylor@hwa.com
(713) 590-4200

FILED AND RECORDED

OFFICIAL PUBLIC RECORDS



Kelly Pinion

Kelly Pinion, County Clerk
Lubbock County, TEXAS
12/05/2025 12:44 PM
FEE: \$2.00
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