

LEGAL

(Published in the Newkirk Herald Journal Thursday June 5, 2025, Thursday June 12, 2025 and Thursday June 19, 2025.)

TS No. NR-53433-OK
U.S. Department Of Housing And Urban Development Notice Of Default And Foreclosure Sale
Recorded in accordance with 12 USCA 3764 (c) APN 19569 Whereas, on 8/29/2013, a certain Mortgage was executed by Edward E. Nipper And Stella M. Nipper, Husband And Wife as mortgagor in favor of Mortgage Electronic Registration Systems, Inc., (MERS) As Nominee For American Advisors Group Its Successors And/Or Assigns as lender, and None Shown as trustee, and was recorded on 9/11/2013, as Instrument No. I-2013-008672, in Book 1621, Page 0324, in the Office of the County Recorder of Kay County, Oklahoma; and and Whereas, the Mortgage 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 Mortgage is now owned by the Secretary, pursuant to an Assignment of Mortgage dated 8/29/2023, recorded on 9/5/2023, as instrument number I-2023-005949, book 1944, page 106, in the Office of the County Recorder, Kay County, Oklahoma; and Whereas, a default has been made in the covenants and conditions of the Mortgage in that the payment due on 2/22/2025, 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 2/22/2025 is \$121,637.87; and Whereas, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage 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 Nationwide Reconveyance, LLC as Foreclosure Commissioner (see attached), notice is hereby given that on 6/30/2025 at 11:00 AM 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: Lots 11 and 12, Block 21, New Townsite of Kaw City, an Addition to the City of Kaw City, Kay County, State of Oklahoma, according to the recorded plat thereof. Commonly known as: 108 Maple Drive, Kaw City, OK 74641 The sale will be held outside the Kay County Courthouse located at 201 S. Main St., Newkirk, OK 74647. The Secretary of Housing and Urban Development will bid an estimate of \$82,865.31. 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 \$8,286.53 [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 \$8,286.53 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 \$126,703.85, as of 6/29/2025, 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. Date: 5/22/2025 Nationwide Reconveyance, LLC U.S. Dept. of HUD Foreclosure Commissioner By: /s/ Rhonda Rorie rr@nationwidereconveyance.com 9665 Chesapeake Dr., Ste. 365, San Diego, CA 92123 (858) 201-3590 Fax (844) 252-6972 A notary public or 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 5/22/2025 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 /s/ C. Stewart Notary Public My Comm. Expires Sep 25, 2027 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: 817-978-5563 April 12, 2023 Foreclosure Commissioner Designation To: Nationwide Reconveyance, LLC Attn: Jason C. Tatman 5677 Oberlin Drive, Suite 210 San Diego, CA 92121 Pursuant to Section 850 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 Oklahoma 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 \$1,050 (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: /s/ Sakeena M. Adams, Deputy 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. Date 4.14.2023 Name of Firm Nationwide Reconveyance, LLC By: /s/ Jason Tatman Tax I.D. or Social Security No. 46-4373386 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 4/14/2023 before me, Dana Renee Stewart, 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: /s/ Dana Renee Stewart My Commission Expires September 24, 2026

NHJ Weather

UPCOMING WEATHER

Today
78 64

Monday
83 58

Friday
81 64

Tuesday
84 62

Saturday
84 63

Wednesday
85 65

Sunday
87 63

Weather Report
Courtesy of the
The Weather Channel

LEGAL

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IN THE DISTRICT COURT OF KAY COUNTY STATE OF OKLAHOMA

DERRICK GREENLEE, Plaintiff, vs. THE HEIRS, EXECUTORS, ADMINISTRATORS DEVISEES, LEGATEES, AND ASSIGNS OF KATHRYN FRANCE, DECEASED and ANY UNKNOWN HEIRS, EXECUTORS, ADMINISTRATORS, DEVISEES, LEGATEES AND ASSIGNS OF KATHRYN FRANCE DECEASED, and JACQUELINE DECOURDES, GREG DECOURDES, MARK DECOURDES, GINA DUNLAP, TRENT DECOURDES, BRENT DECOURDES, THE HEIRS, EXECUTORS, ADMINISTRATORS, DE- VISEES, LEGATEES, AND ASSIGNS OF DEAN E. DECOUDRES, DECEASED and ANY UN- KNOWN HEIRS, EXECUTORS, ADMINIS- TRATORS, DE- VISEED, LEGATEES, AND ASSIGNS OF DEAN E. DECOUDRES, Defendants.

Case No. CJ-2023-244

SECOND SERVICE OF SUMMONS BY PUBLICA- TION NOTICE

State of Oklahoma To: The Heirs, Executors, Admin- istrators, Trustees, De- visees, Legatees and Assigns and Successors, and the Unknown Heirs, Executors, Administrators, Trustees, De- visees, Legatees and As- signs and Successors, Imme- diate and Remote of Kathryn France deceased.

The Heirs, Executors, Admin- istrators, Trustees, De- visees, Legatees and Assigns and Successors, and the Un- known Heirs, Executors, Admin- istrators, Trustees, De- visees, Legatees and Assigns and Successors, Immediate and Remote of Dean E. De- Courdes deceased.

TAKE NOTICE that you have been sued in the Dis- trict Court, Kay County, State of Oklahoma, Case No. CJ-2023-244, styled *Derrick Greenlee, Plaintiff vs. Dillon Scarbrough and the Heirs, Executors, Administrators, Trustees, Devisees, Legatees*

Trustees, Devisees, Legatees and Assigns and Successors, and the Unknown Heirs, Executors, Administrators, Trustees, Devisees, Legatees and Assigns and Successors, Immediate and Remote of Kathryn France deceased , and Jacqueline DeCourdes, Greg DeCourdes, Mark DeCourdes, Gina Dunlap, Trent DeCourdes, Brent De- Courdes, and the Heirs, Exec- utors, Administrators, Trust- ees, Devisees, Legatees and Assigns and Successors, and the Unknown Heirs, Execu- tors, Administrators, Trust- ees, Devisees, Legatees and Assigns and Successors, Im- mediate and Remote of Dean E. DeCourdes deceased. The action alleges that the Plain- tiff is entitled to an *Order Quieting Title* to the follow- ing described real property to-wit:

A tract in the Northeast Quarter of Section Thirty-five, Township Twenty-nine North, Range Two East, Kay County, Oklahoma platted as Tract "d" in Plat dated August 8, 1973, and more particularly described as follows: Commencing at the North- east Corner of the North- east Quarter of Section 35, Township 29 North, Range 2 East, thence West 280 feet to a point of beginning; thence West 275 feet to the East right-of-way of A.T.S.F. Railroad; thence South 21° 17' West along said right-of- way line a distance of 332.4 feet, thence East 392 feet, thence North 311 feet to the point of beginning, said tract containing 2.38 acres, more or less. You are notified that you must answer the *Petition* filed by the Plaintiff on or before the 25 th day of July, 2025, or the allegations con- tained in the *Petition* will be taken as true and judgment will be entered against you and in favor of Plaintiff as prayed for in his *Petition* .

Which will include all right title and interest in and to the above described real property to be awarded to the Plaintiff.

Given under my hand and seal this 29 th day of May, 2025.

Marilee Thornton, Court Clerk Kay County, Oklahoma

By: Madison Eubank (S E A L) (Deputy) Approved:

W. Lee Stout, OBA #17930 W.L. Stout, P.C. P.O. Box 262 Newkirk, OK 74647 (580) 362-2032 (580) 362-2035 Fax Attorney for Plaintiff

NOTICES

CLASSIFIED advertising rates are 25 cents per word with a minimum charge of \$3.00 (up to 12 words) per issue. Classified display advertising is \$4.91 per column inch. The deadline is Monday at 4:00 p.m

NOTICES

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Superintendent (A's)	Whitehead, Cooper
Ailey, Breck	Williams, Ayanna
Anthony, Joshua	Wimer, Caitlin
Banister, Peyton	Logan, Katelynn
Beshirs, Edward	Scott, Seth
Beshirs, Kera	Thompson,
Estes, Trystyn	Keegen
O'Brien, Bayleigh	Weant, Brinlea
Rains, Siara	Beliel, Teagyn
Ramey, Tynlee	Gayton, Caylea
Schneeberger,	DeCosta,
Allison	Samilynn
Stegeman, Lexis	Forbeck, Braxton
Carleton, Jordyn	Harrelson,
Deibler, Brinley	Brinlee
Free, Lilly	Horne, Hunter
Reyes,	Johnson, Cash
Brooklynne	Lawson, Emma
Schieber, Claire	Mauzey,
Bliss, Kenton	Maddyson
Free, Adyn	Peri, Jozie
Free, Nicole	Perry, Baylee
Hutchason,	Ramey, Tripper
Madalyn	Vance, Ziva
Locke, Jake	Vap, Lindsay
Williamson,	Wilson, Brikxon
Jayden	Duncan, Danika
Wood, Grady	Eckert, Aaliyah
Billingsley, Jaycek	Free, Readyn
Brown, Kinley	Goddard,
Free, Elisabeth	Hannah
King, Luke	Grace, Aspen
Morton, Teagan	Henley, Zander
Tucker, Sage	Hobaugh, Jessica
Wood, Garner	Hollingsworth,
	Wyatt
	Jones, Jemma
	Lawhon,
	Augustus
	Lott, Lacy
	Miller, Emmalyn
	Mills, Trinity
	Randol, Chloe
	Schneeberger,
	Jacie
	Troutman,
	Anniston
	Vowell, Levi
	Watters, Isaac
	West, Samuel
	White, Aubree

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Super Crossword SAME SOUNDING SIX

ACROSS

1 Woofs

5 Doubtfire's title

8 Italian wine region

12 Blaster's stuff

15 Young wolf

18 Italian "Bye!"

19 "Well now!"

20 Demonstrate

21 "Yuk" relative

22 Enzyme

23 Black gem

24 Absolutely won't

26 Player of Lou Grant

28 Jill Biden, — Jacobs

29 Definition of homophone #1

31 Name on a thesaurus

33 Merkel of "Twin Beds"

34 How goods are sold in most stores

35 Wearing a disguise, in brief

37 Gallery works

38 "Bey- —"

40 Halts

41 Definition of homophone #2

48 Bloomie's or Barney's rival

49 Hi-tech address

50 Tint

51 Nobles, collectively

56 Had a bite

57 "Insecure" network

58 Personal manner

60 Ore

61 Definition of homophone #3

64 Sponge gently

67 Suffix with Ecuador

68 Give the title after noon

70 Definition of homophone #4

76 Find an owner for, as a cat

77 Veers

78 Suffix with rocket

79 GPs, e.g.

82 Car washers, in brief

83 Gallery works

84 ETA part: Abbr.

85 Hoops tourney org.

86 Definition of homophone #5

91 Aspiring atty.'s exam

95 Label

96 Garden tool

97 Writer Nin

98 Will certifier, e.g.

102 Bro or sis

103 Trail mix

106 Scarlett's maybe

105 Definition of homophone #6

109 However, for short

112 Sounding off

113 Pesky annoyance

114 Little setback

115 Petting zoo female

116 "Annabel Lee" writer

117 Great joy

118 Petting zoo female

119 Homophone #1

120 Homophone #2

121 Homophone #3

122 Homophone #4

123 Homophone #5

124 Homophone #6

DOWN

1 PC symbol

2 Script part

3 Sweet treat

4 Chicago

5 Telegraphic code creator

6 Scarlett's Butler

7 Large couch

8 Accedes

9 Brand of cat food

10 Lug around

11 Victorious cry

12 Robbery

13 Lowest point

14 Mere hint

15 Biblical name of Palestine

16 Log-on name

17 Green gem minerals

25 Road 180

27 Location

29 Big name in waffles

30 Noble Brit

32 "My mistake!"

35 "Insecure"

36 co-star Rae

38 Clutter-free

37 Feel poorly

38 Elvis Presley hit

39 4x4, for short

42 — Goldberg machine

43 Horse's gait

44 "Mask" star

45 On — with

46 Navies, in slang

47 Goddess of agriculture

52 Allude

53 Oodles

54 "The World According to —"

55 Like a K-6 school: Abbr.

57 Top seller

58 Feigned

59 Kissing sound

59 Producing particles in

60 Film prefix with "Cop"

61 Instact feelers

62 Aug. follower

63 Hubbub

64 Sweetheart

65 "The King —"

66 Weed — (lawn product)

71 Short-billed rail

72 Corn coverar

73 Fat-removal job, for short

74 Inca's home

75 Basil, for one

79 "Band on the Run" singer

80 Surrealist

81 Salvador

83 Kin of reggae

84 Mimic

85 Three trios

87 To be, to

88 Henriette

88 More apt to complain

89 "Check," at a poker table

90 Dam creation

91 — Tar Pits

92 Like some huts or hats

93 Penitent sort

94 Safari shelter

99 Michael of R.I.E.M.

100 Singer such as Pavarotti

101 "Shucks!"

102 "Yes, —!" ("Indeedy!")

103 Vietnam's capital

104 Bury

106 Latvia's capital

107 Paris hub

108 Actress — Priekatt Smith

110 Barbers

111 Ugly beast

114 Sow or cow

◆ Moderate ◆◆ Challenging ◆◆◆ HOO BOY!