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TS No. NR-53433-OK
U.S. Department of Housing And Urban Development Notice Of Default And Foreclosure Sale

Recorded in accordance with 12 USC 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 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 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 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 ID. 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

(3t)

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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. 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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 ID. 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. 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