

NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on 5/22/2006, a certain Deed of Trust was executed by Rose P. Hughes as grantor in favor of RBC Centura Bank as grantee, and C B Services Corporation as trustee, and was recorded on 5/26/2006, in Book 011975, Page 01261 in the Official Records of the Office of the Register of Deeds of Wake County, State of North Carolina; 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 recorded on 4/23/2020 in Book 017836, Page 01860 in the Official Records of the Office of the Register of Deeds of Wake County, State of North Carolina; and

WHEREAS, the entire amount delinquent as of February 3, 2025 is \$171,625.00; and

WHEREAS, by virtue of this default, the Secretary has declared the entire 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 the Secretary's designation of me as Foreclosure Commissioner, notice is hereby given that on **June**

Prepared by; and Return to:

Timothy V. Anderson, Esq., NCB #51186

ANDERSON LAW

2492 North Landing Road, #104

Virginia Beach, Virginia 23456

<http://www.virginialawoffice.com/hud>

Grantors: Anderson Law, Foreclosure Commissioner, and United States Secretary of Housing and Urban Development

Grantee: Rose P. Hughes

Property Address: 3809 Boddie Drive, Raleigh, NC 27609

Parcel ID: 1715596030

13, 2025 at 10:30 A.M. local 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:

See attached exhibit A

COMMON ADDRESS: 3809 Boddie Drive, Raleigh, NC 27609

The sale will be held at Wake County Courthouse
(outside of main entrance)
316 Fayetteville Street
Raleigh, NC 27601

The Secretary of Housing and Urban Development will bid \$171,625.00.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorate 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 10% of the bid in the form of 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 10% 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 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

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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 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 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. The total reinstatement may be requested in writing to the commissioner from the title owner only.

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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.

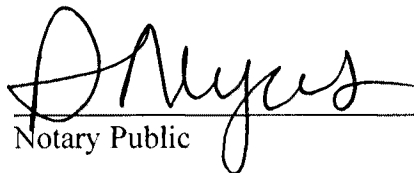
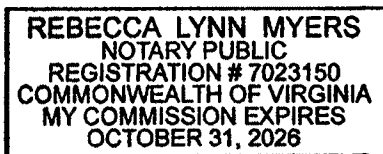
Date: 4/30/2025



Anderson Law
Foreclosure Commissioner
Timothy V. Anderson
2492 N. Landing Rd, Ste 104
Virginia Beach, VA 23456

COMMONWEALTH OF VIRGINIA;
CITY OF VIRGINIA BEACH, to wit:

I, Rebecca Lynn Myers, Notary Public do hereby certify that Timothy Anderson of Anderson Law, Foreclosure Commissioner for the United States Secretary of Housing and Urban Development, personally appeared before me on this day and acknowledged the due execution of the foregoing instrument. Witness my hand and official seal this the 30th day of April, 2025.


Notary Public

My registration no. is: 7023150

My commission expires: 10/31/2026

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Virginia Beach, Virginia 23456
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Grantee: Rose P. Hughes

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Parcel ID: 1715596030

Exhibit A

The land referred to herein below is situated in the County of Wake, State of North Carolina, and is described as follows:

Beginning at an iron stake, located on the West side of Boddie Drive, in the Northeast corner of Lot 3, according to the Subdivision hereinafter referred to; runs thence South 87 degrees 3 minutes West 190.25 feet with the North line of Lot 3 to an iron stake; runs thence North 3 degrees 00 minutes West 182.11 feet with the East line of Burt E. Young property to an iron stake; runs thence South 65 degrees 33 minutes West 194.75 feet with the Southwest line of Lot 5 to an iron stake; runs thence in a southern direction along the curve of a 50 foot radius "turn-a-round" located at the end of Boddie Drive (a straight line of this being South 20 degrees 29 minutes East 58.25 feet) to an iron stake on the West side of Boddie Drive; runs thence South 2 degrees 57 minutes East 36.90 feet along the West side of Boddie Drive to the point and place of the Beginning, and being all of Lot 4, Oakview sub-division, according to a map recorded in Book of maps 1960 at Page 126, Wake County Registry, and being the property of Oliver R. Barbour and wife, according to a survey prepared by James T. Wilson, Surveyor, dated February 25, 1961.

Prepared by: and Return to:

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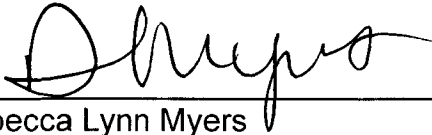
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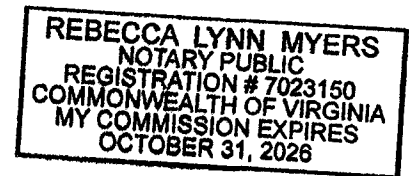
EXHIBIT – COMMISSIONER'S DESIGNATION

COMMONWEALTH OF VIRGINIA,
CITY OF VIRGINIA BEACH, to wit:

I, Rebecca Lynn Myers, Notary Public, certify on this the 30th day of April,
2025, the following Foreclosure Commissioner Designation is a true and correct copy of
the original.



Rebecca Lynn Myers
Notary Public



My registration no. is 7023150

My commission expires: 10/31/2026

U.S. Department of Housing and Urban Development
Washington, D.C. 20410

FORECLOSURE COMMISSIONER DESIGNATION

TO: Anderson Law
2492 North Landing Road, Ste 104
Virginia Beach, Virginia 23456

Pursuant to Section 805 of the Single Family Mortgage Foreclosure Act of 1994 ("Act"), 12 U.S.C. § 3754, and the Delegation of Authority published in the Federal Register on November 15, 1995, 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 North Carolina that may be referred to you by various Offices of the U.S. Department of Housing and Urban Development (HUD) or its designee. A copy of the Act, as codified at 12 U.S.C. § 3751-3768, is enclosed, along with a copy of HUD's implementing regulations codified at 24 C.F.R. Part 27. Foreclosures that are referred to you are to be conducted pursuant to the Act, the regulations, and the instructions that will be given to you at the time of referral of a case.

The commission that will be paid to you for a completed foreclosure is \$1,300. A percentage of that amount will be paid for cases that are withdrawn by HUD, based on the following schedule:

- 20% Work completed up to "service" of the Notice of Foreclosure and Sale
- 80% Notice of Foreclosure and Sale has been "served," including the start of the publication, or posting if required.

As a Foreclosure Commissioner, you are an independent contractor rather than an agent or employee of HUD or the Federal Government. You will be responsible for your actions as any other contractor.

This designation is effective immediately and can be revoked with or without cause pursuant to the Act. Please sign and date each designation, provide your Tax Identification or Social Security Number, and return a copy to Sharon M. Swain, Regional Counsel for Region IV, U.S. Department of Housing and Urban Development, Five Points Plaza Building, 40 Marietta Street, Atlanta, Georgia 30303.

Ben Carson
Secretary of Housing and Urban Development

By: Sharon M. Swain
Sharon M. Swain

Witnesses:

Kim B. Wang

Corcette Johnson

I Jennifer H. Harry, a Notary Public of DeKalb County, State of Georgia, do hereby certify that Sharon M. Swain personally appeared before me this day and acknowledged the execution of the foregoing instrument.

Witness my hand and seal this 10th day of August 2017.

Jennifer H. Harry
Notary Public

My Commission Expires:

1-8-19

