

UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF
TEXAS, SAN ANTONIO DIVISION

**PennyMac Loan Services, LLC v. Toni A. Prather and Tamera R.
Hargrove-Lenzy**

Prather · No. SA-24-CA-1430-FB · Decided December 4, 2025

OPINION

Prather

PER CURIAM.

IN THE UNITED STATES DISTRICT COURT
FOR THE WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION

PENNYMAC LOAN SERVICES, LLC, §

§ Plaintiff, § §

V. § CIVIL ACTION NO. SA-24-CA-1430-FB

§

TONI A. PRATHER, and TAMERA R. §

HARGROVE-LENZY, §

§ Defendants. §

ORDER ACCEPTING REPORT AND

RECOMMENDATION OF UNITED STATES MAGISTRATE JUDGE

Before the Court is the Report and Recommendation of United States Magistrate Judge concerning Plaintiff's Amended Motion for Default Judgment (docket no. 35) against Defendants Toni A. Prather and Tamara R. Hargrove-Lenzy, filed in the above-captioned cause on November 12, 2025. (Docket no. 36). According to the CM/ECF docket sheet in this case, the certified mail sent to Defendants Prather and Hargrove-Lenzy was returned by the post office marked "Return to Sender," "Unclaimed," "Unable to Forward." (Docket nos. 39 & 40). To date, no objections to the Report and Recommendation have been filed.¹ Because no party has objected to the Magistrate Judge's Report and Recommendation, the Court need not conduct a de novo review. See 28 U.S.C. § 636(b)(1) ("A judge of the court shall make a de novo determination of those portions of the report or specified proposed findings and recommendations to which objection is made."). The Court has reviewed the Report and Recommendation and finds its

¹ Any party who desires to object to a Magistrate's findings and recommendations must serve and file written objections within fourteen days after being served with a copy of the findings and recommendation. 28 U.S.C. § 635(b)(1). If service upon a party is made by mailing a copy to the party's last known address, "service is complete upon mailing ." FED. R. CIV. P. 5(b)(2)(C). If service is made by

electronic means, “service is complete upon transmission.” Id. at (E). reasoning to be neither clearly erroneous nor contrary to law. *United States v. Wilson*, 864 F.2d 1219, 1221 (Sth Cir.), cert. denied, 492 U.S. 918 (1989). IT IS THEREFORE ORDERED that the Report and Recommendation of United States Magistrate Judge (docket no. 36) is ACCEPTED pursuant to 28 U.S.C. § 636(b)(1) such that Plaintiffs Amended Motion for Default Judgment (docket no. 35) is GRANTED and Plaintiff is AUTHORIZED to enforce the power of sale in the deed through foreclosure of the property pursuant to Section 51.002 of the Texas Property Code. Upon the filing of a Motion for Entry of Judgment, with a proposed judgment attached, Plaintiff also will be entitled to a judgment declaring that the following are secured by the deed on the property: (a) the outstanding balance of the Note; (b) prejudgment interest; (c) post-judgment interest from the date of judgment until paid; (d) costs of court; and (e) attorney’s fees. It is so ORDERED. SIGNED this 4th day of December, 2025. Feet CF

D BIERY

UNITED STATES DISTRICT JUDGE