

Notice of Foreclosure Sale

February 1, 2022

Filed this 31st day of January 2022
4:07 P.M.

Deed of Trust

Dated: February 2, 2015

Grantor: Jorge Villanueva, a married person

Trustee: Deborah Lynn Frank

Lender: Deborah Lynn Frank, a single person, and Gregory A. Frank, a married person

Recorded in: Number 2015-001562, Official Public Records of Caldwell County, Texas

Legal Description: 0.429 acre of land, being Lot No. 13, 14, and part of Lot 15, Taylor Addition, City of Luling, Caldwell County, Texas, known as 1314 Pierce Street, Luling, Texas 78648, and being more particularly described as:

BEING all of Lots No. Thirteen (13), Fourteen (14), and part of Lot No. Fifteen (15) in Block No. Eight (8) of the Taylor Addition to the City of Luling, Caldwell County, Texas, as per plat of said addition of record in Volume 143 at Page 94 of the Caldwell County Deed Records. Said tract more particularly described by metes and bounds as follows, to-wit:

BEGINNING at an iron pin set at the Easternmost corner of Lot No. Thirteen (13) on the Southwest line of U.S. Highway No. 90 for the Easternmost corner of this tract:

THENCE with the Southeast lines of Lot No. Thirteen (13), Fourteen (14), and Fifteen (15) and the northwest line of Blanco Avenue, South 30 deg. West 136.49 feet to a point on the Southeast line of Lot No. Fifteen (15) for the Southernmost corner of this tract, said point being located South 30 deg. West 9.49 feet from the Northeast corner of Lot No. Fifteen (15) aforesaid;

THENCE severing Lot No. Fifteen (15) North 60 deg. West 130.00 feet to an iron pin set on the Northwest line of Lot No. Fifteen (15) for the westernmost corner of this tract,

THENCE with the Northwest lines of Lot No. Fifteen (15), Fourteen (14), and Thirteen (13) North 30 deg. East at 9.49 feet the Northwest corner of Lot No. Fifteen (15), at 150.99 feet an iron pin set at the

TERESA RODRIGUEZ
COUNTY CLERK, CALDWELL COUNTY, TEXAS
By Sandra Guerra Deputy
Sandra Guerra

Northernmost corner of Lot No. Thirteen (13) on the Southwest line of said highway;

THENCE with the Southwest line of said U.S. Highway No. 90 South 53 deg. 38 min. 08 sec. East 130.81 feet to the place of beginning, containing within said bounds 0.429 acres of land as surveyed by James A. Wundt, RPS No. 2980, May 4, 1982.

Secures: Promissory Note ("Note") in the original principal amount of \$72,000.00, executed by Jorge Villanueva ("Borrower") and payable to the order of Lender and all other indebtedness of Borrower to Lender.

Foreclosure Sale:

Date: Tuesday, March 8, 2022

Time: The sale of the Property will be held between the hours of 10:00 a.m. and 1:00 p.m. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 a.m. and not later than three hours thereafter.

Place: OUTSIDE THE MAIN ENTRANCE OF THE NEW CALDWELL COUNTY JUSTICE CENTER, LOCATED AT 1703 S. COLORADO ST., LOCKHART, TEXAS 78644, in Caldwell County, Texas, or, if the preceding area is no longer the designated area, at the area most recently designated by the Caldwell County Commissioner's Court

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Lender's bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Lender, the owner and holder of the Note, has requested Trustee to sell the Property.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Lender passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the

Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Lender. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold **“AS IS,” without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust.** Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Trustee.

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.



Carl R. Dawson
Attorney for mortgagee