

## NOTICE OF TRUSTEE'S SALE

### DEED OF TRUST INFORMATION:

<b>Grantor(s)</b>	Teresa Noyola Villarreal	<b>Deed of Trust Date</b>	December 21, 2012
<b>Original Mortgagee</b>	Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for Security One Lending, its successors and assigns	<b>Original Principal</b>	\$459,000.00
<b>Recording Information</b>	Instrument #: 00274948, and corrected at instrument # 2018-306366 in Val Verde County, Texas	<b>Original Trustee</b>	William E. Trask
<b>Property Address</b>	204 Nicholas Street, Del Rio, TX 78840	<b>Property County</b>	Val Verde

### MORTGAGE SERVICER INFORMATION:

<b>Current Mortgagee</b>	Cascade Funding Mortgage Trust HB4	<b>Mortgage Servicer</b>	PHH Mortgage Corporation
<b>Current Beneficiary</b>	Cascade Funding Mortgage Trust HB4	<b>Mortgage Servicer Address</b>	1661 Worthington Road, Suite 100, West Palm Beach, FL 33409

### SALE INFORMATION:

<b>Date of Sale</b>	10/03/2023
<b>Time of Sale</b>	10:00 AM or no later than 3 hours thereafter
<b>Place of Sale</b>	The front steps of the Courthouse, being the front entrance in Val Verde County, Texas, or if the preceding area is no longer the designated area, at the area most recently designated by the Val Verde County Commissioner's Court.
<b>Substitute Trustees</b>	Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Ramon Perez, Marcia Chapa, Amy Ortiz, Auction.com, Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Billie C. Lewis Jr., Blake Lewis, Chris LaFond, Selim Taherzadeh, or Michael Linke, any to act
<b>Substitute Trustees' Address</b>	15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

### PROPERTY INFORMATION:

<p><b>Legal Description as per the Deed of Trust:</b> <b>BEING 5.24 ACRES OF LAND OUT OF AND OF LOT 68, SPRING LAKE SUBDIVISION AS SHOWN ON PLAT RECORDED IN VOLUME 4, PAGES 159-162 OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS AND FURTHER DESCRIBED BY METES AND BOUNDS AS FOLLOWS;</b></p> <p><b>BEGINNING AT AN IRON STAKE IN THE NORTHERLY LINE OF NICHOLAS STREET FOR THE SOUTHEAST CORNER OF LOT 68 AND THIS TRACT; THENCE S 45 DEGRESS 13 MIN 42 SEC W ALONG THE NORTHERLY LINE OF NICHOLAS STREET, 180.0 FEET TO AN IRON STAKE FOR THE SOUTHWEST CORNER OF THIS TRACT AND LOT 68;</b></p> <p><b>THENCE, N 44 DEG 36 MIN 46 SEC W, 1360.0 FEET TO THE CENTER OF CIENGAS CREEK FOR THE NORTHWEST CORNER OF THIS TRACT;</b></p> <p><b>THENCE N 3 DEG 53 MIN 32 SEC W, ALONG THE CENTER OF CIENGAS CREEK, 109.71 FEET TO THE NORTHEAST CORNER OF THIS TRACT;</b></p> <p><b>THENCE S 55 DEG 02 MIN 55 SEC E, 541.05 FEET TO AN IRON STAKE AND S 44 DEGRESS 46 MIN 40 SEC E, 900.09 FEET TO THE PLACE OF BEGINNING.</b> <b>PARCEL ID NUMBER: R026560.</b></p> <p><b>AND BEING THE SAME PROPERTY CONVEYED IN DEED DATED MARCH 26, 1982 FILED FOR RECORD APRIL 29, 1981 IN VOLUME 385, PAGES 13-15, DEED RECORDS, VAL VERDE COUNTY,</b></p>
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FILED

TAHERZADEH, PLLC

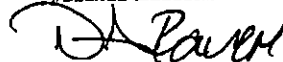
On: Sep 07, 2023 at 01:57P

NOTICE OF TRUSTEE'S SALE- 281-00531

Receipt# - 179246

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Teresa Esther Chapoy  
County Clerk, Val Verde County, TX



## NOTICE OF TRUSTEE'S SALE

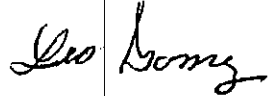
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THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Dated August 31, 2023.

/s/ Selim H. Taherzadeh

Selim H. Taherzadeh  
15851 N. Dallas Parkway, Suite 410  
Addison, TX 75001  
(469) 729-6800



Return to: TAHERZADEH, PLLC  
15851 N. Dallas Parkway, Suite 410, Addison, TX 75001

## NOTICE OF TRUSTEE'S SALE

TEXAS, EXECUTED BY J.L. STEWART, TRUSTEE FOR LBJ ENTERPRISES, TO RAUL V. VILLARREAL AND TERESA N. VILLARREAL.

The Mortgage Servicer, if not the Current Mortgagee, is representing the Current Mortgagee pursuant to a Mortgage Servicing Agreement.

Default has occurred under the Deed of Trust and all sums secured by the Deed of Trust were declared immediately due and payable. The Beneficiary has, or caused another to, removed the Original Trustee and appointed Substitute Trustees. On behalf of the Mortgagee, Mortgage Servicer, and Substitute Trustees, the undersigned is providing this Notice of Trustee's Sale.

The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the Deed of Trust permitting the Beneficiary thereunder to have the bid credited to the Note up to the amount of the unpaid debt secured by the Deed of Trust at the time of sale.

The 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 sale will necessarily be made subject to all other 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. The sale shall not cover any part of the property that has been released from the lien of the Deed of Trust. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to the Deed of Trust, the Beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property.

Pursuant to the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the Deed of Trust. Purchasers will buy the property "at the purchaser's own risk" and "at his/her peril", and no representation is made concerning the quality of title to be acquired. Purchasers will receive whatever interest Grantor and Grantor's assigns have in the property.

Pursuant to the Texas Property Code, the Trustee reserves the right to set further reasonable conditions for conducting the Sale. Any such further conditions shall be announced before bidding is opened for the first Sale of the day held by the Trustee or any Substitute Trustee.

The Deed of Trust permits the Beneficiary to postpone, withdraw, or reschedule the sale for another day. In that case, the Trustee, or any subsequently appointed Trustee, need not appear at the date, time, and place of a scheduled sale to announce the postponement, withdrawal, or rescheduling. Notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Texas Property Code. The reposting or refiled may be after the date originally scheduled for this sale.

Interested parties are encouraged to consult counsel of their choice prior to participating in the sale of the property.

**Assert and protect your rights as a member of the armed forces of the United States. If you 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.**

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE**

TAHERZADEH, PLLC

NOTICE OF TRUSTEE'S SALE- 281-00531

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7/25/2023 4:03:12 pm  
Jo Ann Cervantes, District Clerk  
Val Verde County, Texas  
Bertha Benoit

CAUSE NUMBER 2022-0259-CIV

IN RE: ORDER FOR FORECLOSURE CONCERNING

IN THE DISTRICT COURT

204 NICHOLAS STREET  
DEL RIO, TX 78840

UNDER TEX. R. CIV. PROC. 736

OF VAL VERDE COUNTY, TEXAS

Petitioner:

CASCADE FUNDING MORTGAGE TRUST  
HB4,

FILED  
On: Sep 07, 2023 at 01:57P

Receipt# - 179246

Respondent(s):

TERESA NOYOLA VILLARREAL.

Teresa Esther Chapoy  
County Clerk, Val Verde County, TX

By  Deputy  
83rd JUDICIAL DISTRICT

**DEFAULT ORDER ALLOWING FORECLOSURE**

Cascade Funding Mortgage Trust HB4, Petitioner, on behalf of itself, its successors and assigns, has brought before this Court for consideration its Application for Court Order Allowing Foreclosure of a Lien Under Texas Constitution Article XVI, Section 50(k)(6) ("Application"). Having considered the evidence presented, the Court finds that:

- 1) the Application complies with Texas Rule of Civil Procedure ("TRCP") 736.1;
- 2) the Application was properly served in accordance with TRCP 736.3;
- 3) a respondent did not file a response to the Application by the due date; and
- 4) the return of service has been on file with the Clerk of the Court for at least 10 days; and
- 5) Petitioner has established the basis for foreclosure and finds that:

(a) Petitioner is the holder of a Texas Home Equity Conversion Note

secured by a lien created under Texas Constitution Article XVI, Section 50(k). A debt exists.

(b) The obligation secured by the lien sought to be foreclosed is in default.

(c) The requisite notice to cure the default has been mailed to each person as required under applicable law and the loan agreement, contract, or lien sought to be foreclosed and the opportunity to cure has expired. Before the Application was filed, any other action required under applicable law and the loan agreement, contract, or lien sought to be foreclosed was performed.

IT IS THEREFORE ORDERED that:

1. Cascade Funding Mortgage Trust HB4, together with its successors and assigns, is hereby authorized to serve Notice of Sale on each Respondent and may proceed with a foreclosure sale in accordance with the security agreement and Texas Property Code Section 51.002 concerning the property with a commonly known mailing address of 204 Nicholas Street, Del Rio, TX 78840 and legal description as described in the Real Property Records of Val Verde County, Texas as follows:

BEING 5.24 ACRES OF LAND OUT OF AND OF LOT 68, SPRING LAKE SUBDIVISION AS SHOWN ON PLAT RECORDED IN VOLUME 4, PAGES 159-162 OF THE MAP RECORDS OF VAL VERDE COUNTY, TEXAS AND FURTHER DESCRIBED BY METES AND BOUNDS AS FOLLOWS;

BEGINNING AT AN IRON STAKE IN THE NORTHERLY LINE OF NICHOLAS STREET FOR THE SOUTHEAST CORNER OF LOT 68 AND THIS TRACT; THENCE S 45 DEGRESS 13 MIN 42 SEC W ALONG THE NORTHERLY LINE OF NICHOLAS STREET, 180.0 FEET TO AN IRON STAKE FOR THE SOUTHWEST

CORNER OF THIS TRACT AND LOT 68;

THENCE, N 44 DEG 36 MIN 46 SEC W, 1360.0 FEET TO THE CENTER OF CIENGAS CREEK FOR THE NORTHWEST CORNER OF THIS TRACT;

THENCE N 3 DEG 53 MIN 32 SEC W, ALONG THE CENTER OF CIENGAS CREEK, 109.71 FEET TO THE NORTHEAST CORNER OF THIS TRACT;

THENCE S 55 DEG 02 MIN 55 SEC E, 541.05 FEET TO AN IRON STAKE AND S 44 DEG 46 MIN 40 SEC E, 900.09 FEET TO THE PLACE OF BEGINNING.

PARCEL ID NUMBER: R026560.

AND BEING THE SAME PROPERTY CONVEYED IN DEED DATED MARCH 26, 1982 FILED FOR RECORD APRIL 29, 1981 IN VOLUME 385, PAGES 13-15, DEED RECORDS, VAL VERDE COUNTY, TEXAS, EXECUTED BY J.L. STEWART, TRUSTEE FOR LBJ ENTERPRISES, TO RAUL V. VILLARREAL AND TERESA N. VILLARREAL.

2. The name and last known address of each respondent subject to the order are:

Teresa Noyola Villarreal  
204 Nicholas Street  
Del Rio, TX 78840

3. The recording or indexing information of each lien to be foreclosed is as follows:

Instrument #: 00274948, and corrected at instrument # 2018-306366  
in the Real Property Records of Val Verde County, Texas.

4. A conformed copy of an Order Allowing Foreclosure must be attached to the Trustee or Substitute Trustee's Foreclosure Deed in accordance with TRCP 736.12.

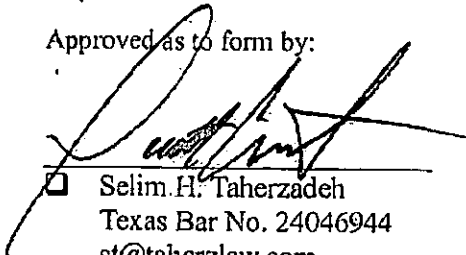
5. Petitioner may communicate with each Respondent and all third parties as reasonably necessary to conduct a foreclosure sale.

6. Notice of Foreclosure Sale must be mailed to respondent's counsel by certified mail if a respondent is represented by counsel.

Signed, this 7/25/2023 3:46:15 pm day of \_\_\_\_\_, 2023.

Robert E. Cadena  
Judge Presiding

Approved as to form by:



- Selim H. Taherzadeh  
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**ATTORNEYS FOR PETITIONER**