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NOTICE OF (SUBSTITUTE) TRUSTEE'S SALE

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.

1. Date, Time, and Place of Sale.

Date: October 07, 2025

Time: The sale will begin at 10:00 AM or not later than three hours after that time.

Place: THE FRONT STEPS OF THE COLLIN COUNTY COURTHOUSE LOCATED AT 2100 BLOOMDALE

ROAD, MCKINNEY, TX 75071; OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or

as designated by the county commissioners.

- 2. Terms of Sale. Cash.
- 3. **Instrument to be Foreclosed.** The Instrument to be foreclosed is the Deed of Trust or Contract Lien dated November 26, 2014 and recorded in Document INSTRUMENT NO. 20141205001326300 real property records of COLLIN County, Texas, with JUDI CHRISTINE CHAVEZ F/K/A JUDI C. POWERS AND TONY CHAVEZ, WIFE AND HUSBAND, grantor(s) and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE, mortgagee.
- 4. **Obligations** Secured. Deed of Trust or Contract Lien executed by JUDI CHRISTINE CHAVEZ F/K/A JUDI C. POWERS AND TONY CHAVEZ, WIFE AND HUSBAND, securing the payment of the indebtednesses in the original principal amount of \$159,000.00, and obligations therein described including but not limited to the promissory note and all modifications, renewals and extensions of the promissory note. FIRST UNITED BANK AND TRUST COMPANY is the current mortgagee of the note and Deed of Trust or Contract Lien.
- 5. **Property to Be Sold.** The property to be sold is described in the attached Exhibit A.
- 6. Mortgage Servicer Information. The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the Property referenced above. FIRST UNITED BANK AND TRUST COMPANY, as Mortgage Servicer, is representing the current mortgagee, whose address is:

c/o FIRST UNITED BANK AND TRUST COMPANY 3930 DALLAS PARKWAY PLANO, TX 75093



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7146 BRAMBLEBUSH DR FRISCO, TX 75033

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

The undersigned as attorney for the mortgagee or mortgage servicer does herby remove the original trustee and all successor substitute trustees and appoints in their steed AUCTION.COM, OR BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP whose address is c/o BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP, 4004 Belt Line Road, Suite 100, Addison, Texas 75001-4320 as Substitute Trustee, who shall hereafter exercise all powers and duties set aside to the said original trustee under the said Deed of Trust; and, further does hereby request, authorize, and instruct said Substitute Trustee to conduct and direct the execution of remedies set aside to the beneficiary therein.

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	Certificate of Pos	ting				
My name is Jeff Benton Addison, Texas 75001-4320. I declare under per of the COLLIN County Clerk and caused to be posted at	nalty of perjury tha	at on 9	9/11/25		Road, Suite	
Declarants Name: Jeff Benton						
Date: 9/11/25						

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COLLIN



LOT 13, BLOCK H, OF MEADOW HILL ESTATES, PHASE SEVEN, AN ADDITION TO THE CITY OF FRISCO, COLLIN COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME N, PAGE 372, OF THE PLAT RECORDS OF COLLIN COUNTY, TEXAS.

