

FILED

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NOTICE OF [SUBSTITUTE] TRUSTEE'S SALE

STACEY KEMP
COUNTY CLERK
COLLIN COUNTY, TEXAS
DEPUTY

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.

1. **Date, Time, and Place of Sale.**

DATE: October 7, 2025

TIME: 10:00 AM

PLACE: The front steps of the Collin County Courthouse located at 2100 Bloomdale Road, McKinney, Texas 75071, or if the preceding area is no longer the designated area, at the area most recently designated by the County Commissioner's Court

2. **Terms of Sale.** The sale will be conducted as a public auction to the highest bidder for cash. Pursuant to the deed of trust, the mortgagee 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 section 50.009 of 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.
3. **Instrument to be Foreclosed.** The instrument to be foreclosed is the Deed of Trust or Contract Lien dated March 26, 2013 and recorded as Instrument Number 20130409000474050, real property records of Collin County, Texas.
4. **Obligations Secured.** Deed of Trust or Contract Lien executed by Tanha Chakma and Suraj Chakma, securing the payment of the indebtedness in the original principal amount of \$310,000.00, and obligations therein described including but not limited to the promissory note; and all modifications renewals and extensions of the promissory note. Northwest Federal Credit Union is the current mortgagee of the note and deed of trust or contract lien.
5. **Default.** A default has occurred in the payment of indebtedness, and the same is now wholly due, and the owner and holder has requested to sell said property to satisfy said indebtedness.
6. **Property to be Sold.** The property to be sold is described as follows:
Being Lot 1, in Block B, of PRESTON SPRINGS, PHASE II, SECTION A, an addition to the City of Plano, Collin County, Texas, according to the Map thereof recorded in Volume H, Page 441, of the Map Records of Collin County, Texas.
7. **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 Services is authorized to collect the debt and to administer any resulting foreclosure of the lien securing the property referenced above. Northwest Federal Credit Union as Mortgage Servicer, is representing the current mortgagee, whose address is:



200 Spring Street
Herndon, Virginia 20170

8. **Appointment of Substitute Trustee.** In accordance with Texas Property Code Sec. 51.0076, the undersigned authorized agent for the mortgage servicer has named and appointed, and by these presents does name and appoint Jennifer Hooper, Carol Dunmon, Mary Mancuso, Michele Hreha, Shelley Ortolani, Francesca Ortolani, Guy Wiggs, David Stockman, Brenda Wiggs, Donna Stockman, Janet Pinder, Brandy Bacon, Michelle Schwartz, Jamie Dworsky, Angela Cooper, Payton Hreha, Jeff Benton, Agency Sales and Posting, LLC, whose address is c/o Brock & Scott, 4225 Wingren Drive, Suite 105, Irving, TX 75602, Substitute Trustee to act under and by virtue of said Deed of Trust.
9. **Limitation of Damages.** If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the funds paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.

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.

Date: 9/2/2025


Jennifer Hooper

Certificate of Posting

I am _____ whose address is _____. I declare under penalty of perjury that on _____ I filed this Notice of [Substitute] Trustees Sale at the office of the Collin County Clerk and caused it to be posted at the location directed by the Collin County Commissioners Court.

Declarant's Name: _____

Date: _____