2025 DEC 11 PM 3: 10

NOTICE OF FORECLOSURE 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 OR 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. Property to Be Sold. The property to be sold is described as follows: A 2.614 ACRE TRACT OF LAND OUT OF A 7.00 ACRE TRACT R CORDED IN VOLUME 959, PAGE 516, IN THE L. DE LESLIE LEAGUE, ABSTRACT NUMBER 36, HARDIN COUNTY, TEXAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGIN AT THE INTERSECTION OF THE SOUTH LINE OF STATE HIGHWAY NUMBER 327 WITH THE WEST LINE THE SAID 7.00 ACRES, THENCE, SOUTH 0 DEGREES 25 MINUTES 00 SECONDS EAST, 405.77 FEET, WITH THE SAID WEST LINE OF THE 7.00 ACRES TO AN IRON ROD FOR THE TRUE POINT OF BEGINNING OF THE HEREIN DESCRIBED 2.614 ACRE TRACT OF LAND;

THENCE CONTINUE SOUTH 0 DEGREES 25 MINUTES 00 SECONDS EAST, 458.27 FEET, WITH THE SAID WEST LINE OF THE 7.00 ACRES, TO AN IRON ROD FOR THE SOUTHWEST CORNERS OF THE SAID 7.00 ACRES AND THE HEREIN DESCRIBED 2.614 ACRE TRACT OF LAND;

THENCE, NORTH 89 DEGREES 39 MINUTES EAST, 248.30 FEET, WITH THE SOUTH LINE OF THE SAID 7.00 ACRES, TO AN IRON ROD FOR THE SOUTHEAST CORNER OF THE HEREIN DESCRIBED 2.614 ACRE TRACT OF LAND;

THENCE, NORTH 0 DEGREES 25 MINUTES WEST, 458.88 FEET, WITH THE EAST LINE OF THE SAID 7.00 ACRES, TO AN IRON ROD FOR THE NORTHEAST CORNER OF THE HEREIN DESCRIBED 2.614 ACRE TRACT OF LAND;

THENCE, SOUTH 89 DEGREES 39 MINUTES WEST, 248.30 FEET TO THE TRUE POINT OF BEGINNING, CONTAINING 2.614 ACRES OF LAND MORE OR LESS.

- 2. Instrument to be Foreclosed. The instrument to be foreclosed is the Deed of Trust dated 10/25/2001 and recorded in Book 1297 Page 292 Document 01-06718 real property records of Hardin County, Texas.
- 3. Dat:, Time, and Place of Sale. The sale is scheduled to be held at the following date, time, and place:

Date:

01/06/2026

T ne:

11:00 AM

Place:

Hardin County, Texas at the following location: THE COMMISSIONER'S COURT ROOM AREA OF THE COURTHOUSE OR AS DESIGNATED BY THE COUNTY COMMISSIONER'S OFFICE or as designated by the County Commissioners Court.

- 4. 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 51.009 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.
- 5. Obligations Secured. The Deed of Trust executed by BRANDI J SWEARINGEN AND JAMES C SWEARINGEN, provides that it secures the payment of the indebtedness in the original principal amount of \$59,880.00, and obligations therein described including but not limited to (a) the promissory note; and (b) all renewals and extensions of the note. U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF THE NRZ PASS-THROUGH TRUST VII-B (Pref) is the current mortgagee of the note and deed of trust and SHELLPOINT MORTGAGE SERVICING is mortgage servicer. A servicing agreement between the mortgagee, whose address is U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE OF THE NRZ PASS-THROUGH TRUST VII-B (Pref) c/o SHELLPOINT MORTGAGE SERVICING, 17000 Katy Freeway, Suite 300, Houston, TX 77094 and the mortgage servicer and Texas Property Code § 51.0025 authorizes the mortgage servicer to collect the debt.
- 6. Substitute Trustee(s) Appointed to Conduci Sale. In accordance with Texas Property Code Sec. 51.0076, the undersigned attorney for the mortgage servicer has named and appointed, and by these presents does name and appoint AVT Title Services, LLC, located at 5177 Richmond Avenue Suite 1230, Houston, TX 77056, Substitute Trustee to act under and by virtue of said Deed of Trust.

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.

Mackie Wolf Zientz & Mann, P.C. Brandon Wolf, Attorney at Law L. Keller Mackie, Attorney at Law Michael Zientz, Attorney at Law Lori Liane Long, Attorney at Law Chelsea Schneider, Attorney at Law Ester Gonzales, Attorney at Law Karla Balli, Attorney at Law Parkway Office Center, Suite 900

Parkway Office Center, Suite 14160 Dallas Parkway

Dallas, TX 75254

For additional sale information visit: www.auction.com or (800) 280-2832

Certificate of Posting

Whose address is c/o AVT Title Services, LLC, 5177 Richmond Avenue, Suite 1230, Houston, TX 77056. I declare under penalty of perjury that on 12-11-25 I filed this Notice of Foreclosure Sale at the office of the Hardin County Clerk and caused it to be posted at the location directed by the Hardin County Commissioners Court.