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Prepared by:  
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1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 24-034217

**NOTICE OF DEFAULT AND INTENTION TO SELL  
YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION  
IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY  
WHICH THEN EXISTS AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST  
YOU  
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL  
BE USED FOR SUCH PURPOSE**

NOTICE IS HEREBY GIVEN that on December 10, 2024 at or about 2:30PM, the subject real property described herein below will be sold at of the Clark County Courthouse, 401 Clay Street, Arkadelphia, AR 71923 to the highest bidder for cash. The sale will extinguish all interests, including those of existing lien holders or previous owners in the property. THE TERMS OF SALE ARE CASH THE TIME OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

WHEREAS, the property secured under the Deed of Trust is located in Clark County, Arkansas more particularly described as follows:

LOT 3 AND 4, BLOCK 6, CRESCENT HEIGHTS ADDITION TO THE CITY OF GURDON,  
CLARK COUNTY, ARKANSAS.


Street Address: 209 East Maple Street Gurdon AR 71743

WHEREAS on April 5, 2013, Marilyn Johnson, a married person and her husband, Dwight Johnson, executed a Deed of Trust in favor of Ross M. Whipple, as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Summit Bank, a Corporation. Said Deed of Trust was recorded on April 9, 2013 as Instrument No. L20130937 in the real property records of Clark County, Arkansas. The Deed of Trust was subsequently assigned to Wells Fargo Bank, N.A. by virtue of an assignment dated February 14, 2022 and recorded on February 14, 2022 as Instrument No. 2022R-00468 in the real property records of Clark County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Wells Fargo Bank, N.A. 11625 N Community House Rd Charlotte NC 28277 at Telephone No. 414-214-4347; and

WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

WHEREAS, the undersigned is the substitute trustee and is acting on and with the consent and authority of the lender who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every Deed of Trust of real property situated in this state that is duly acknowledged and recorded; and default has occurred in the payment of said indebtedness, specifically the installment due February 1, 2024, and each subsequent payment to date are now due and the same is now therefore wholly due; and the holder of the debt has requested the undersigned to sell the property to satisfy said indebtedness. This sale is subject to all matters shown on any applicable recorded plat or bill(s) of assurance; any restrictive covenants, easements, set back liens or encroachments; any unpaid and/or delinquent taxes or special assessments; any statutory redemption rights of any governmental entity; any prior liens or encumbrances as well as any priority created by a UCC or fixture filing; and, to any matter that an accurate survey of the property might disclose. This property is being sold "as is" with no representation as the condition of any structure(s) thereon or the accuracy of the above legal description. Transfer taxes and recording fees are the responsibility of the purchaser.

WITNESS my hand this 9<sup>th</sup> day of October, 2024.

  
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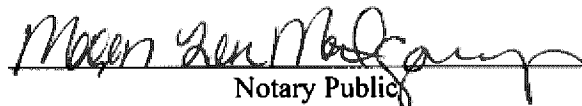
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A LAW No. 24-034217

ACKNOWLEDGEMENT

STATE OF ARKANSAS           §  
COUNTY OF PULASKI       §

On this 9<sup>th</sup> day of October, 2024, before me, the undersigned officer, personally appeared James McPherson, known to me to be the person who subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

  
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Notary Public

My Commission Expires: 4/14/2033

