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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 24-037826

**MORTGAGEE'S 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 February 28, 2025 at or about 11:00AM, the subject real property described herein below will be sold at the Main Entrance of the Craighead County Courthouse, 511 S. Main St., Jonesboro, AR 72401 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 Mortgage is located in Craighead County, Arkansas more particularly described as follows:

PART OF BLOCK 11 OF NISBETT'S SECOND ADDITION TO THE CITY OF JONESBORO, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID BLOCK IT THENCE RUNNING WEST 116 FEET TO THE POINT OF BEGINNING, THENCE WEST 54 FEET, THENCE SOUTH 180 FEET, THENCE EAST 54 FEET, THENCE NORTH 180 FEET TO THE POINT OF BEGINNING. AND

PART OF BLOCK 11 OF NISBETT'S SECOND ADDITION TO THE CITY OF JONESBORO, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID BLOCK 11, THENCE RUNNING WEST 116 FEET, THENCE SOUTH 120 FEET TO THE POINT OF BEGINNING PROPER, THENCE SOUTH 60 FEET, THENCE EAST 6 FEET, THENCE NORTH 60 FEET, THENCE WEST 6 FEET TO THE POINT OF BEGINNING. AND

PART OF BLOCK 11 OF NISBETT'S SECOND ADDITION TO THE CITY OF JONESBORO, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SOLD BLOCK 11, THENCE RUNNING WEST 113 FEET TO THE POINT OF BEGINNING PROPER, THENCE WEST 3 FEET, THENCE SOUTH 120 FEET, THENCE EAST 3 FEET, THENCE NORTH 120 FEET TO THE POINT OF BEGINNING. AND

THE SOUTH 30 FILET OF THE NORTH 180 FEET OF THE WEST 80 FEET OF THE EAST 250 FEET OF BLOCK 11 OF NISBETT'S SECOND ADDITION TO THE CITY OF JONESBORO, ARKANSAS.

Street Address: 1107 West Huntington Ave Jonesboro AR 72401

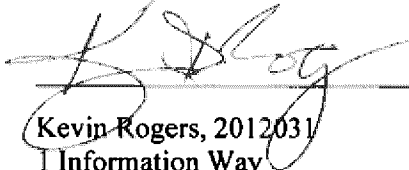
WHEREAS on February 6, 2024 Vanessa Lynn Cooper and Derrick Cooper, wife and husband, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Cornerstone First Mortgage, LLC. Said Mortgage was recorded on February 13, 2024 as Instrument No. 2024R-002617 in the real property records of Craighead County, Arkansas. Said Mortgage was subsequently assigned to Planet Home Lending, LLC by virtue of an assignment dated October 21, 2024 and recorded on October 25, 2024 as Instrument No. 2024R-019345 in the real property records of Craighead County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Planet Home Lending, LLC 321 Research Parkway, Suite 303 Meriden CT 06450-8301 at Telephone No. 855-884-2250; 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 attorney for the mortgagee and is acting on and with the consent and authority of the mortgagee who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every mortgage 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 June 1, 2024, and each subsequent payment to date are now 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.

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WITNESS my hand this 24th day of December, 2024. Planet Home Lending, LLC, by its attorney-in-fact,
Albertelli Law



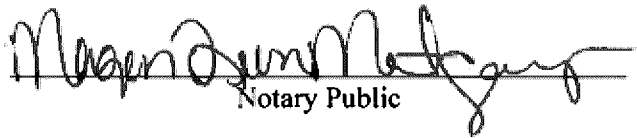
Kevin Rogers, 2012031
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 24-037826

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 24th day of December, 2024, before me, the undersigned officer,
personally appeared Kevin Rogers, 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.


Notary Public

My Commission Expires: 4/14/2033

