ELECTRONIC RECORDING

2025R-000741

CERTIFICATE OF RECORD
JONESBORO DISTRICT
CRAIGHEAD COUNTY, ARKANSAS
DAVID VAUGHN, CLERK & RECORDER
01/14/2025 09:48:12 AM
RECORDING FEE: 190.00
PAGES: 2

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Prepared by: ALBERTELLI LAW I INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 24-036290

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 April 4, 2025 at or about 12:30PM, 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:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF CRAIGHEAD:

LOT 17 IN BLOCK "C" OF BRIARWOOD 4TH ADDITION TO THE CITY OF JONESBORO, ARKANSAS, AS SHOWN BY PLAT IN DEED RECORD 179 PAGE 95, SUBJECT TO BILL OF ASSURANCE IN DEED RECORD 20L PAGE 69 AND TO EASEMENTS AS SHOWN ON RECORDED PLAT.

Street Address: 1610 Smoot Drive Jonesboro AR 72401

WHEREAS on January 31, 2012 Freddie L. Thomas and Tamika Thomas, executed a Mortgage in favor of Mortgage Electronic Registration Systems Inc., as nominee for First Security Bank. Said Mortgage was recorded on February 7, 2012 as Instrument No. 2012R-001937 in the real property records of Craighead County, Arkansas. Said Mortgage was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated July 31, 2020 and recorded on July 31, 2020 as Instrument No. 2020R-017229 in the real property records of Craighead County, Arkansas. Said Mortgage was subsequently assigned to Select Portfolio Servicing, Inc. by virtue of an assignment dated February 2, 2024 and recorded on February 5, 2024 as Instrument No. 2024R-002074 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: Select Portfolio Servicing, Inc. 3217 S. Decker Lake Dr. Salt Lake City UT 84119 at Telephone No. 888-349-8955; 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 October 1, 2023, 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.

WITNESS my hand this 10 day of January, 2025. Select Portfolio Servicing, Inc., by its attorney-infact, Albertelli Law

Kevin Rogers, 2012031

1 Information Way

Suite 201

Little Rock, AR 72202

501-406-0855

A LAW No. 24-036290

ACKNOWLEDGEMENT

STATE OF ARKANSAS COUNTY OF PULASKI

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On this _______ day of January, 2025, 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.

My Commission Expires: 4/14/2133

COMM. EXF. COMM. A. 14.703.5 ERY EXF. COUNTY. COUNTY.