

Kristie Womble-Hughes - Circuit Clerk
Garland, AR
eFiled for Record
09/22/2025 9:06AM

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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 25-000453

**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 November 26, 2025, at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901 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 Garland County, Arkansas more particularly described as follows:

THE FOLLOWING LANDS LYING IN THE COUNTY OF GARLAND AND THE STATE OF ARKANSAS TO-WIT:

PART OF LOT 1, BLOCK 10 OF DIERKS HAYS SECOND ADDITION TO HOT SPRINGS NATIONAL PARK, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGIN AT THE NORTHWEST CORNER OF SAID LOT 1 AND RUN THENCE EAST ALONG THE NORTH LINE THEREOF FOR A DISTANCE OF 56.9 FEET; THENCE SOUTH 52.5 FEET; THENCE WEST 56.9 FEET TO THE SOUTHWEST CORNER OF SAID LOT 1; THENCE NORTH ALONG THE WEST LINE FOR 52.5 FEET TO THE POINT OF BEGINNING.
Street Address: 1303 W. St. Louis St., Hot Springs, AR 71913

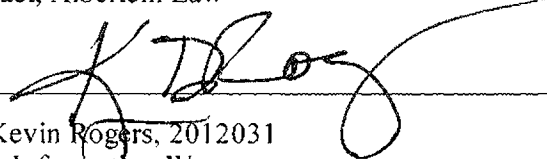
WHEREAS on September 23, 2014 Geneva Patton, a single woman, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Embrace Home Loans, Inc said Mortgage was recorded on October 5, 2014 in Book 3591 Page 404 in the real property records of Garland County, Arkansas. The Mortgage was subsequently assigned to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Embrace Home Loans, Inc by virtue of an assignment dated August 1, 2025 and recorded on June 2, 2025 in Book 4760 Page 0354 in the real property records of Garland 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 March 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.

WITNESS my hand this 19 day of September, 2025. Select Portfolio Servicing, Inc., by its attorney-in-fact, Albertelli Law



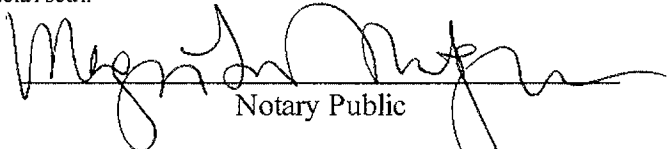
Kevin Rogers, 2012031
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 25-000453

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

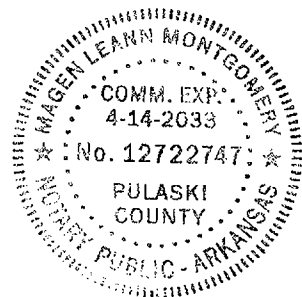
On this 19 day of September, 2025, before me, the undersigned officer, personally appeared Kevin Rogers, known to me to be the person who subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained.

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



Notary Public

My Commission Expires: 4/14/2033



Trans: 399847
Total Fees: \$175.00

Garland County, AR
I certify this instrument was Electronically filed
on 09/22/2025 9:06AM
in DEED Book 4798 Pages 0049 - 0051
Kristie Womble-Hughes - Circuit Clerk