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Prepared by:
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(501) 406-0855
ALAW File 24-031685

**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 January 06, 2025 at or about 9:45AM, the subject real property described herein below will be sold at the Main Entrance of the Hot Spring County Courthouse, 210 Locust Street, Malvern, AR 72104 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 Hot Spring County, Arkansas more particularly described as follows:

ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE CITY OF MALVERN, COUNTY OF HOT SPRING, STATE OF ARKANSAS, BEING KNOWN AND DESIGNATED AS LOT TWENTY (20), BLOCK SIX (6), OF SANFORD ADDITION TO THE CITY OF MALVERN, ARKANSAS, AS SHOWN BY THE RECORDED PLAT THEREOF.
Street Address: 1132 Wallace St Malvern AR 72104


WHEREAS on August 5, 2011 LLOYD P. CAVINESS and MELBA FAYE CAVINESS, Married, executed a Mortgage in favor of Wells Fargo Bank, N.A. Said Mortgage was recorded on August 31, 2011 in Book 396, Page 922 in the real property records of Hot Spring County, Arkansas. Said Mortgage was subsequently assigned to Specialized Loan Servicing LLC by virtue of an assignment dated March 20, 2018 and recorded on March 21, 2018 in Book 0255, Page 0695 in the real property records of Hot Spring County, Arkansas. Said Mortgage was subsequently assigned to Federal Home Loan Mortgage Corporation, as Trustee for the Benefit of the Freddie MAC Seasoned Loans Structured Transaction Trust, Series 2019-1 by virtue of an assignment dated December 4, 2019 and recorded on December 12, 2019 in Book 0265, Page 0494 in the real property records of Hot Spring 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 April 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 28th day of October, 2024. Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-1, by its attorney-in-fact, Albertelli Law



Kevin Rogers, 2012031
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Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 24-031685

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 28th day of October, 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

