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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 24-039225

**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 March 12, 2025 at or about 10:00AM, 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:

PART OF BLOCK 163, CITY OF MALVERN, HOT SPRING COUNTY, ARKANSAS, ALSO DESCRIBED AS PART OF THE E/2 OF THE NW1/4 OF THE SW1/4 NE1/4 SECTION 26, TOWNSHIP 4 SOUTH, RANGE 17 WEST, DESCRIBED AS: BEGINNING AT A POINT 17 FEET SOUTH AND 10 FEET WEST OF THE NORTHEAST CORNER OF SAID TRACT, WHICH POINT IS THE CORNER OF MILL STREET AND HARPER STREET; THENCE SOUTH ALONG TRACT, WHICH POINT IS THE CORNER OF MILL STREET AND HARPER STREET; THENCE SOUTH ALONG THE WEST SIDE OF HARPER STREET 133 FEET; THENCE WEST 130 FEET; THENCE NORTH 135 FEET TO MILL STREET; THENCE EAST 130 FEET TO THE POINT OF BEGINNING.

Street Address: 1027 East Mill Street Malvern AR 72104

WHEREAS on May 26, 2004 Carl W. Mackey, a married person and joined by his wife and Harriet Mackey, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Guaranty Residential Lending, Inc. Said Mortgage was recorded on May 27, 2004 in Book 298, Page 532 in the real property records of Hot Spring County, Arkansas. Said Mortgage was subsequently assigned to Wells Fargo Bank, N.A. by virtue of an assignment dated April 27, 2017 and recorded on April 27, 2017 in Book 250, Page 512 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: 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 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 August 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 30th day of December, 2024. Wells Fargo Home Mortgage, by its attorney-in-fact, Albertelli Law

//§//Kevin D. Rogers

Kevin D. Rogers, Bar # 2012031
Albertelli Law
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A LAW No. 24-039225

VOL MISC: 291 PAGE: 156
I HEREBY CERTIFY THAT THIS INSTRUMENT
WAS FILED AND RECORDED ON 12/31/2024 08:04 AM
TERESA PILCHER, CIRCUIT CLERK
HOT SPRING COUNTY
ALLISON
2024-005343

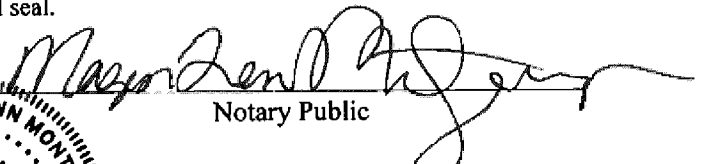
ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 30th day 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.

My Commission Expires: 4/14/2033


Notary Public
