VOL MISC: 291 PAGE: 581

I HEREBY CERTIFY THAT THIS INSTRUMENT
WAS FILED AND RECORDED ON 01/31/2025 11:00 AM
TERESA PILCHER, CIRCUIT CLERK
HOT SPRING COUNTY
SHAUNA WALTON
2025-000414

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Prepared by: ALBERTELLI LAW I INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 24-038728

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 09, 2025 at or about 10:00 AM, 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:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF HOT SPRING, STATE OF ARKANASA:

LOT 47 SHERWOOD PARK ADDITION TO THE CITY OF MALVERN, AS SHOWN BY THE RECORDED PLAT FILED OCTOBER 24, 1972 IN PLAT BOOK 3, PAGE 118. Street Address: 1432 Nottingham St Malvern AR 72104

WHEREAS on December 12, 2014 Betty Robinson, an unmarried woman, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Bank of England. Said Mortgage was recorded on December 12, 2014 in Book428, Page 855 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 March 12, 2024 and recorded on March 12, 2024 in Book 286, Page 953 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 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.

WITNESS my hand this 28 day of January, 2025, Wells Fargo Bank, NA, by its attorney-in-fact,

Albertelli Law

Kevin Kogers, 2012031

1 Information Way Suite 201

Little Rock, AR 72202

501-406-0855

A LAW No. 24-038728

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ACKNOWLEDGEMENT

STATE OF ARKANSAS COUNTY OF PULASKI § §

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: 4/14/76/33

Notary Public