

CERTIFICATE OF RECORD
INSTRUMENT # 2025-02672
FILED: 03/31/2025 03:21:25 PM
LONOKE COUNTY, ARKANSAS
DEBORAH OGLESBY, CIRCUIT CLERK
BY: NATALIE PAGES: 3
165.00



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Prepared by:
ALBERTELLI LAW
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SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 25-000436

**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 June 4, 2025 at or about 9:00AM, the subject real property described herein below will be sold at the Main Entrance of the Lonoke County Courthouse, 301 North Center St., Lonoke, AR 72086 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 Lonoke County, Arkansas more particularly described as follows:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN LONOKE COUNTY, STATE OF ARKANSAS.

LOTS 9 AND 9A, SHADY GROVE SUBDIVISION, PHASE II, LONOKE COUNTY, ARKANSAS.
Street Address: 205 Mill Creek Cove Ward AR 72176

WHEREAS on October 22, 2018 Carl Hughes and Monica Hughes, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Primary Residential Mortgage Inc. Said Mortgage was recorded on October 29, 2018 as Instrument No. 2018-10570 in the real property records of Lonoke County, Arkansas. Said Mortgage was subsequently assigned to Wells Fargo Bank, N.A. by virtue of an assignment dated November 16, 2021 and recorded on November 19, 2021 as Instrument No. 2021-15562 in the real property records of Lonoke County, Arkansas. Said Mortgage was subsequently assigned to U.S. Bank Trust National Association, not in its Individual Capacity but Solely as owner Trustee for RCAF Acquisition Trust by virtue of an assignment dated December 9, 2024 and recorded on

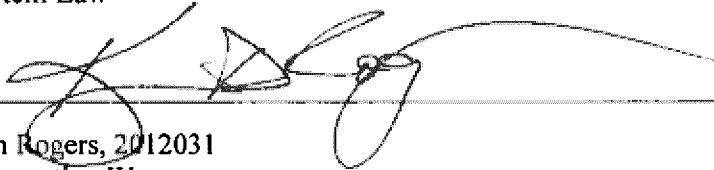
December 10, 2024 as Instrument No. 2024-11239 in the real property records of Lonoke County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST 9990 Richmond Ave Ste 400 South Houston TX 77042 at Telephone No. 1-877-735-3637; 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.

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WITNESS my hand this 31 day of March, 2025. U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST by its servicer, SELENE FINANCE, LP, by its attorney-in-fact, Albertelli Law


Kevin Rogers, 2012031
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501-406-0855
A LAW No. 25-000436

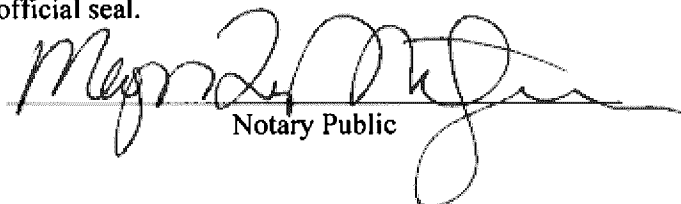
ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 31 day of March, 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: 4/14/2033


Notary Public

