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Prepared by:
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(501) 406-0855
ALAW File 24-028840

**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 8, 2025 at or about 12:30PM, the subject real property described herein below will be sold at the Main Entrance of the Phillips County Courthouse, 620 Cherry St., Helena, AR 72342 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 Phillips County, Arkansas more particularly described as follows:

LOTS NUMBERED TWENTY-THREE, TWENTY-FOUR, TWENTY-FIVE AND TWENTY-SIX
CONNECTION SUBDIVISION, ALSO KNOWN AS FANNIE M. HORNOR SUBDIVISION, CITY OF
WEST HELEN, PHILLIPS COUNTY, ARKANSAS, AS PER PLAT AND DECLARATION THEREOF
RECORDED IN BOOK 161, PAGE 249, OFFICIAL RECORDS OF PHILLIPS COUNTY, ARKANSAS.

Street Address: 84 W Cleburne St West Helena AR 72390

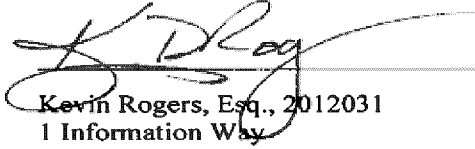
WHEREAS on February 23, 2005 Lawrence L. Williams and Mary Lee Williams, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for United Financial Mortgage Corp. Said Mortgage was recorded on March 7, 2005 in Book 834, Page 775 in the real property records of Phillips County, Arkansas. Said Mortgage was subsequently assigned to The Bank of New York Mellon, fka The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2005-2 by virtue of an assignment dated September 3, 2015 and recorded on September 17, 2015 as Instrument No. 2015-06611 in the real property records of

Phillips County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Shellpoint Mortgage Servicing, 55 Beattie Place, Greenville, South Carolina 29601 at Telephone No. (800) 365-7170; 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 24th day of October, 2024., The Bank of New York Mellon, fka The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2005-2 by its attorney-in-fact, Albertelli Law



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501-406-0855
A LAW No. 24-028840

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 24th 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

I certify that this instrument was filed on 11/05/2024 08:36 AM and recorded in MORTGAGE Book 2024 TAMEKIA FRANKLIN Circuit Clerk - PHILLIPS County, AR

by 