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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 25-001816

**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 24, 2025 at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Phillips County Courthouse, 620 Cherry #206, 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:

TWENTY FEET (20') OFF OF THE NORTH SIDE OF LOT NUMBERED EIGHTY (80); AND ALL OF LOT NUMBERED EIGHTY-ONE (81); AND TWENTY FEET (20') OFF OF THE SOUTH SIDE OF LOT NUMBERED EIGHTY-TWO (82), SYLVAN RIDGE SUBDIVISION, CITY OF WEST HELENA, ARKANSAS, PER PLAT AND DEED OF DEDICATION THEREOF RECORDED IN BOOK 313 PAGE 347, OF THE OFFICIAL RECORDS OF PHILLIPS COUNTY, ARKANSAS.

Street Address: 558 Roseland West Helena AR 72390

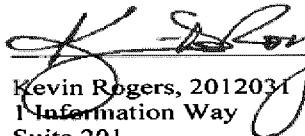
WHEREAS on September 15, 2011 Jeffery Hunter Atkinson and Crystal D. Atkinson, Husband and Wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Southern Bancorp Bank. Said Mortgage was recorded on September 16, 2011 in Book 2011, Page 6779 in the real property records of Phillips County, Arkansas. Said Mortgage was subsequently assigned to Wells Fargo Bank, NA by virtue of an assignment dated December 20, 2018 and recorded on December 28, 2018 in Book 2018, Page 8544 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: 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 July 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 13 day of February, 2025. Wells Fargo Bank N.A., by its attorney-in-fact, Albertelli Law


Kevin Rogers, 2012031
Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 25-001816

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 13 day of February, 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.


Notary Public

My Commission Expires: 4/14/2033



I certify that this instrument was filed on 02/14/2025 09:05 AM and recorded in MORTGAGE Book 2025 TAMEKIA FRANKLIN Circuit Clerk - PHILLIPS County, AR

by 