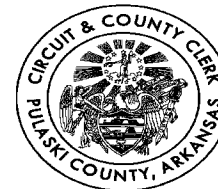


2026006891
PULASKI CO. AR FEE \$115.00
PRESENTED
2/9/2026 8:01:44 AM
RECORDED
02/09/2026 09:20:13 AM
TERRI HOLLINGSWORTH
Circuit / County Clerk
BY: FE STRONG
SUPERVISOR



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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 25-002183

**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 22, 2026 at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Pulaski County Courthouse, 401 West Markham, Little Rock, AR 72201 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 Pulaski County, Arkansas more particularly described as follows:

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATE IN THE COUNTY OF PULASKI, AND STATE OF ARKANSAS, TO WIT: ALL THAT PART OF THE EAST HALF OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 20, TOWNSHIP 2 SOUTH, RANGE 11 WEST, PULASKI COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE SAID NORTHEAST QUARTER OF THE NORTHEAST QUARTER, SECTION 20, TOWNSHIP 2 SOUTH, RANGE 11 WEST, THENCE SOUTH 1 DEGREES 52 MINUTES WEST, 703.8 FEET TO THE POINT OF BEGINNING, THENCE CONTINUE SOUTH 1 DEGREES 52 MINUTES WEST, 90 FEET TO A POINT, THENCE NORTH 87 DEGREES 40 MINUTES WEST, 242 FEET TO A POINT, THENCE NORTH 1 DEGREES 52 MINUTES EAST 90 FEET TO A POINT, THENCE SOUTH 87 DEGREES 40 MINUTES EAST 242 FEET TO THE POINT OF BEGINNING, CONTAINING .50 ACRES OF LAND, MORE OR LESS.

TRACT NO. 2: (INGRESS AND EGRESS EASEMENT) A 33 FOOT WIDE ROADWAY EASEMENT IN PART OF SECTION 16, 20, AND 21, TOWNSHIP 2 SOUTH, RANGE 11 WEST, PULASKI COUNTY, ARKANSAS, THE CENTERLINE OF WHICH IS MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE NORTH RIGHT OF WAY LINE OF ARKANSAS HIGHWAY NO. 365, SAID POINT BEGIN 16.5 FEET WEST OF THE EAST LINE OF THE SOUTHWEST QUARTER, NORTHWEST QUARTER OF SECTION 21, TOWNSHIP 2 SOUTH, RANGE 11 WEST; THENCE RUN NORTH 01 DEGREE 22 MINUTES EAST TO A POINT ON THE SOUTH LINE OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER, OF SAID SECTION 21, SAID POINT BEING 16.5 FEET WEST OF THE SOUTHEAST CORNER OF SAID NORTHWEST QUARTER OF THE NORTHWEST QUARTER, SECTION 21, THENCE NORTH 01 DEGREE 40 MINUTES EAST PARALLEL TO THE EAST LINE OF SAID NORTHWEST QUARTER OF THE NORTHWEST QUARTER, SECTION 21, A DISTANCE OF 249.0 FEET; THENCE NORTH 87 DEGREES 31 MINUTES 30 SECONDS WEST PARALLEL TO THE SOUTH LINE OF SAID NORTHWEST QUARTER OF THE NORTHWEST QUARTER, SECTION 21 TO A POINT ON THE WEST LINE OF SAID SECTION 21, THENCE NORTH 01 DEGREES 52 MINUTES EAST ALONG THE WEST LINE OF SECTION 21 TO A POINT 50 FEET SOUTH OF THE NORTHWEST CORNER OF SAID SECTION 21, THENCE NORTHEASTERLY TO A POINT 16.5 FEET EAST OF SAID NORTHWEST CORNER OF SECTION 21, THENCE NORTH 01 DEGREES 52 MINUTES EAST PARALLEL TO AND 16.5 FEET EAST OF THE WEST LINE OF SECTION 16, TOWNSHIP 2 SOUTH, RANGE 11 WEST, A DISTANCE OF 990 FEET TO A POINT WHICH IS THE END OF THE CENTERLINE OF THIS DESCRIBED EASEMENT. LESS AND EXCEPT ANY ROAD RIGHT OF WAYS OF RECORD.

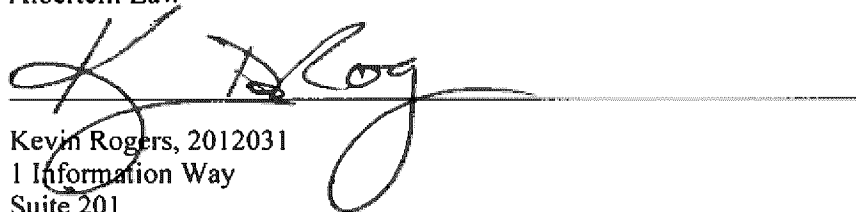
Street Address: 23100 Wilson Road Woodson AR 72180

WHEREAS on July 25, 2007 Willie Smalley, Jr and Wanda L. Smalley, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems Inc., as nominee for Capital One Home Loans, LLC. Said Mortgage was recorded on August 15, 2007 as Instrument No. 2007064235 in the real property records of Pulaski County, Arkansas. Said Mortgage was subsequently assigned to CitiMortgage, Inc. by virtue of an assignment dated October 23, 2012 and recorded on October 24, 2012 as Instrument No. 2012069514 in the real property records of Pulaski County, Arkansas. Said Mortgage was subsequently assigned to PennyMac Mortgage Investment Trust Holdings I, LLC by virtue of an assignment dated January 23, 2013 and recorded on January 23, 2013 as Instrument No. 2013006112 in the real property records of Pulaski County, Arkansas. Said Mortgage was subsequently assigned to Mortgage Electronic Registration Systems Inc by virtue of an assignment dated January 26, 2017 and recorded on February 27, 2017 as Instrument No. 2017012395 in the real property records of Pulaski County, Arkansas. Said Mortgage was subsequently assigned to Firstkey Mortgage, LLC by virtue of an assignment dated March 10, 2025 and recorded on March 13, 2025 as Instrument No. 2025013002 in the real property records of Pulaski County, Arkansas. Said Mortgage was subsequently assigned to Firstkey Mortgage, LLC by virtue of an assignment dated March 10, 2025 and recorded on March 13, 2025 as Instrument No. 2025013003 in the real property records of Pulaski County, Arkansas. Said Mortgage was subsequently assigned to Towd Point Mortgage Trust 2017-1, U.S. Bank National Association, as Indenture Trustee by virtue of an assignment dated March 10, 2025 and recorded on March 13, 2025 as Instrument No. 2025013003 in the real property records of Pulaski County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Towd Point Mortgage Trust 2017-1, U.S. Bank National Association, as Indenture Trustee 3217 S. Decker Lake Dr. Salt Lake City UT 84119 at Telephone No. 888-349-8955; 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 October 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 6th day of February, 2026. Towd Point Mortgage Trust 2017-1, U.S. Bank National Association, as Indenture Trustee , C/O Select Portfolio Servicing, Inc., by its attorney-in-fact, Albertelli Law



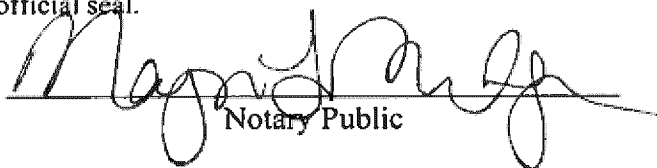
Kevin Rogers, 2012031
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 25-002183

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 6th day of February, 2026, before me, the undersigned officer, Magen Montgomery 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

