

2025R003214
STATE OF ARKANSAS
COUNTY OF ST. FRANCIS
FILED FOR RECORD ON:
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ALAN T. SMITH, CIRCUIT CLERK
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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 25-012518

**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 December 05, 2025 at or about 1:00 PM, the subject real property described herein below will be sold at of the St. Francis County Courthouse, 313 South Izard, Forrest City, AR 72335 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 Deed of Trust is located in St. Francis County, Arkansas more particularly described as follows:

THE FOLLOWING LANDS LYING IN ST. FRANCIS COUNTY, ARKANSAS:

A PARCEL OF PROPERTY LOCATED IN THE NORTHWEST QUARTER (NW1/4) OF THE NORTHWEST QUARTER (NW1/4) OF SECTION NINETEEN (19), TOWNSHIP FOUR (4) NORTH, RANGE THREE (3) EAST, ST. FRANCIS COUNTY, ARKANSAS, AND DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF THE SAID SECTION 19; THENCE EASTERLY 1074 FEET ALONG THE NORTH LINE OF SAID SECTION 19 TO THE POINT OF BEGINNING, SAID POINT BEING THE NORTHEAST CORNER OF PROPERTY CONVEYED BY VPC, INC. TO CHARLES E. CONDER AND JOYCE A. CONDER ON JANUARY 23, 1991, AND RECORDED IN THE OFFICIAL RECORDS OF ST. FRANCIS COUNTY, ARKANSAS, IN DEED BOOK 495 AT PAGE 518; THENCE FROM THE POINT OF BEGINNING CONTINUE EASTERLY ALONG THE NORTH LINE OF THE SAID SECTION 19, 200 FEET; THENCE S4 DEGREES 03'40"W 1033.62 FEET; THENCE N81 DEGREES 13'19"W 146.71 FEET; THENCE N1 DEGREES 02'E 1008.8 FEET TO THE POINT OF BEGINNING, CONTAINING 4.05 ACRES, MORE OR LESS, SUBJECT TO ANY AND ALL RECORDED OR UNRECORDED EASEMENTS.

Street Address: 1319 SFC 811 Forrest City AR 72335

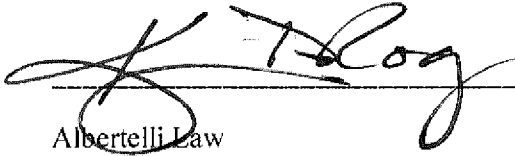
WHEREAS on October 6, 2006, Harold D. Elliott, Jr., and wife Lanna Elliott, executed a Deed of Trust in favor of Wells Fargo Bank N.A., as Beneficiary. Said Deed of Trust was recorded on October 23, 2006 in Book 768, Page 643 in the real property records of St. Francis County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Wells Fargo Bank, N.A. 3476 Stateview Blvd Fort Mill SC 29715 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 substitute trustee and is acting on and with the consent and authority of the lender who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every Deed of Trust 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 February 1, 2024, and each subsequent payment to date are now due and the same is now therefore wholly 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 29th day of September, 2025.



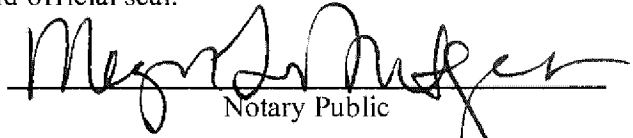
Albertelli Law
Kevin Rogers, 2012031
1 Information Way
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Little Rock, AR 72202
501-406-0855
A LAW No. 25-012518

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 29th day of September, 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

