Jeannie Pike - Circuit Clerk Garland, AR eFiled for Record 04/08/2020 12:31PM

## (this space left for blank for recording)

Prepared by: ALBERTELLI LAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 20-006927

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 17, 2020 at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901 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 Garland County, Arkansas more particularly described as follows:

LOT 19, BLOCK 4 COSTA SUBDIVISION, HOT SPRINGS VILLAGE, ACCORDING TO THE PLAT RECORDED IN BOOK 4 AT PAGE 99 OF THE PLAT RECORDS OF GARLAND COUNTY, ARKANSAS

Street Address: 107 Santistaban Way, Hot Springs Village, AR 71909

WHEREAS on June 30, 2016 Patricia L. Duffy, unmarried person, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for SWBC Mortgage Corp. Said Mortgage was recorded on July 1, 2016 in Book 3758 at Page 133 in the real property records of Garland County, Arkansas. The Mortgage was subsequently assigned to SWBC Mortgage Corporation by virtue of an assignment dated January 25, 2020 and recorded January 27, 2020 in Book 4124 at Page 377 in the real property records of Garland County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: SWBC Mortgage Corporation Attn: FC 425 Phillips Blvd Ewing NJ 08618 at Telephone No. 800-223-6527; 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, 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.

WITNESS my hand this 8th day of April, 2020.

SWBC Mortgage Corporation, by its attorney-in-fact, Albertelli Law

James McPherson, Esq., 2011038

1 Information Way, Suite 201

Little Rock, AR 72202

501-406-0855

A LAW No. 20-006927

ACKNOWLEDGEMENT

STATE OF ARKANSAS COUNTY OF PULASKI

On this  $8^{th}$  day April, 2020, before me, the undersigned officer,

personally appeared James McPherson, 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.

8

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission Expires: 4/27/2026

Holen Willy Botan Public