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Prepared by:
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1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 21-007107

**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 19, 2022, at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Hot Spring County Courthouse, 210 Locust Street, Malvern, AR 72104 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 Hot Spring County, Arkansas more particularly described as follows:

ALL OF LOT 5 EXCEPT THE NORTH 11 FEET AND ALL OF LOT 6 IN BLOCK NO. 6, HILLCREST ADDITION, TO THE CITY OF MALVERN, ARKANSAS, AS SHOWN ON THE RECORDED PLAT THEREOF AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO WIT: BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 6; THENCE NORTH 85.00 FEET; THENCE S 89 DEGREES 25 MINUTES E 140 FEET; THENCE SOUTH 85.00 FEET; THENCE S 89 DEGREES 25 MINUTES W 140 FEET TO THE POINT OF BEGINNING.

Street Address: 1103 Mcneal St., Malvern, AR 72104

WHEREAS on June 12, 2015, Jonathan R. Denham, a single person, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Flanagan State Bank. Said Mortgage was recorded on June 15, 2015, in Book 433 at Page 333 in the real property records of Hot Spring County, Arkansas. The Mortgage was subsequently assigned to First Guaranty Mortgage Corporation by virtue of

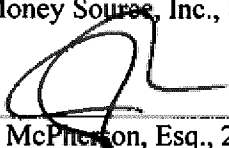
an assignment dated November 27, 2018, and recorded on November 27, 2018, in Book 259 at Page 701 in the real property records of Hot Spring County, Arkansas. The Mortgage was subsequently assigned to The Money Source Inc. by virtue of an assignment dated October 26, 2021, and recorded on October 28, 2021, as instrument number 2021-003649 in the real property records of Hot Spring County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: The Money Source Inc. 500 South Broad Street, Suite #100A Meriden CT 06450 at Telephone No. 203-295-7629; 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 January 1, 2021, 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 19th day of November, 2021.

The Money Source, Inc., by its attorney-in-fact, Albertelli Law



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Little Rock, AR 72202
501-406-0855
A LAW No. 21-007107

ACKNOWLEDGEMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

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On this 19th day of November, 2021, 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.

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


Notary Public

My Commission Expires: 7/25/2024