

(this space left for blank for recording)

Prepared by:
ALBERT ELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 23-000946

**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 November 06, 2023 at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Union County Courthouse, 101 N. Washington, El Dorado, AR 71730 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 Union County, Arkansas more particularly described as follows:

COMMENCING AT THE NORTHEAST CORNER OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER (NE COR SE 1/4 SE 1/4) OF SECTION 35, TOWNSHIP 16 SOUTH, RANGE 15 WEST, UNION COUNTY, ARKANSAS, RUN THENCE WEST 363.0 FEET FOR A POINT OF BEGINNING; THENCE CONTINUE WEST 297.0 FEET; THENCE SOUTH 514.50 FEET TO THE CENTER LINE OF THE EL DORADO-CALION PUBLIC HIGHWAY (U.S. HIGHWAY 167); THENCE NORTHEASTERLY ALONG THE CENTER OF SAID ROAD 333.50 FEET TO A POINT DUE SOUTH OF THE POINT OF BEGINNING; THENCE NORTH 347.60 FEET TO THE PAINT OF BEGINNING

Street Address: 5324 Calion Hwy El Dorado AR 71730

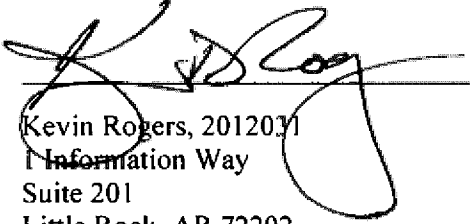
WHEREAS on January 8, 2021, Ronald Douglas Cramer and Isabel Michelle Cramer, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for First Financial Bank said Mortgage was recorded on January 8, 2021, as instrument number 2021R000240 in the real property records of Union County, Arkansas. Said Mortgage was subsequently assigned to Nationstar Mortgage LLC by virtue of an assignment dated February 13, 2023 and recorded on February

21, 2023, as instrument number 2023R001152 in the real property records of Union County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Nationstar Mortgage LLC 8950 Cypress Waters Blvd Coppell TX 75019 at Telephone No. 888-480-2432; 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, 2022, 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 1 day of Sept, 2023. Nationstar Mortgage LLC d/b/a Mr. Cooper, by its attorney-in-fact, Albertelli Law

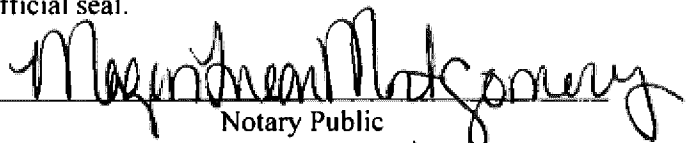

Kevin Rogers, 2012031
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 23-000946

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 1st day of September, 2023, 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

