

Kristie Womble-Hughes - Circuit Clerk
Garland, AR
eFiled for Record
04/29/2025 3:47PM

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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 24-036591

**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 July 9, 2025 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:

UNIT A-8 OF THE HARBOR HORIZONTAL PROPERTY REGIME, PHASE II, INCLUDING STORAGE SPACE AND PARKING AREA AS MAY BE APPLICABLE TO THE AFORESAID UNIT, TOGETHER WITH INTEREST IN AND TO THE COMMON ELEMENTS AND AREAS AS DELINEATED ON AND DESCRIBED IN THE MASTER DEED OF THE HARBOR HORIZONTAL PROPERTY REGIME, RECORDED IN BOOK 1021 AT PAGE 347 AND FIRST AMENDMENT THERETO RECORDED IN BOOK 1038 AT PAGE 163 OF THE DEED AND MORTGAGE RECORDS OF GARLAND COUNTY, ARKANSAS, AND PLAT RECORDED IN BOOK 6 AT PAGE 167 OF THE PLAT RECORDS OF GARLAND COUNTY, ARKANSAS.

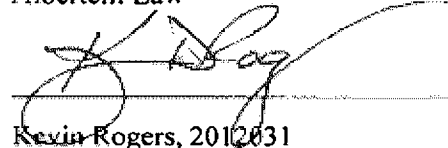
Street Address: 1412 Airport Rd A8 Hot Springs AR 71913

WHEREAS on August 1, 2014 Charles E. Murphy, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for USAA Federal Savings Bank its successors and assigns. Said Mortgage was recorded on August 5, 2014 in Book 3575, Page 874 in the real property records of Garland County, Arkansas. Said Mortgage was assigned to Select Portfolio Servicing, Inc. by virtue of an assignment dated January 03, 2025 and recorded on January 08, 2025 in Book 4719, Page 0495 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: Select Portfolio Servicing, Inc., 3217 S. Decker Lake Drive. Salt Lake City UT 84119-3284 at Telephone No. 1800-773-1595; 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 July 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 28th day of April, 2025. Select Portfolio Servicing Inc., by its attorney-in-fact, Albertelli Law



Kevin Rogers, 2012631
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 24-036591

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

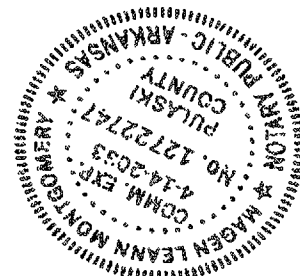
On this 28th day of April 28, 2025, before me, the undersigned officer, personally appeared Kevin Rogers, known to me to be the person who subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained.

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



Notary Public

My Commission Expires: 4/14/2033



Trans: 391117

Total Fees: \$175.00

Garland County, AR

I certify this instrument was Electronically filed
on 04/29/2025 3:47PM

in DEED Book 4749 Pages 0306 - 0308

Kristie Womble-Hughes - Circuit Clerk