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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 24-031689

**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 8, 2025 at or about 2:30 PM, the subject real property described herein below will be sold at the Main Entrance of the Sebastian County Courthouse, 35 South 6<sup>th</sup> Street, Fort Smith, AR 72901 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 Sebastian County, Arkansas more particularly described as follows:

LOT 46, ROLLING KNOLLS NO. 1, AN ADDITION TO THE CITY OF FORT SMITH,  
ARKANSAS.

Street Address: 3413 N Q St Fort Smith AR 72904

WHEREAS on April 24, 2000, Delores G. Richardson, single, executed a Deed of Trust in favor of Advanta Nominee Services, Inc., as trustee for Advanta National Bank. Said Deed of Trust was recorded on June 23, 2000 in Book 23, Page 24 in the real property records of Sebastian County, Arkansas. Upon information and belief, Advanta National Bank was closed on or about March 19, 2010. JPMorgan Chase Bank, National Association acquired Advanta National Bank mortgage assets. The Deed of Trust was subsequently assigned to JPMorgan Chase Bank, National Association by virtue of an assignment dated July 21, 2016 and recorded on July 27, 2016 as Instrument No. 2016F-10895 in the real property records

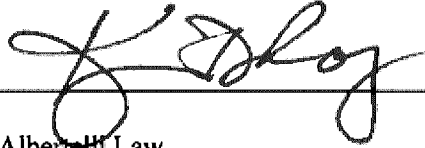
of Sebastian County, Arkansas. The Deed of Trust was subsequently assigned to Towd Point Master Funding Trust 2018-PM12 by virtue of an assignment dated July 25, 2018 and recorded on July 30, 2018 as Instrument No. 2018-16809 in the real property records of Sebastian County, Arkansas. The Deed of Trust was subsequently assigned to Morgan Stanley Mortgage Capital Holdings, LLC by virtue of an assignment dated February 26, 2019 and recorded on March 11, 2019 as Instrument No. 2019-04798 in the real property records of Sebastian County, Arkansas. The Deed of Trust was subsequently assigned to 1900 Capital Trust III, by US Bank Trust National Association, not in its individual capacity but solely as Certificate Trustee by virtue of an assignment dated June 17, 2019 and recorded on September 6, 2019 as Instrument No. 2019-19137 in the real property records of Sebastian County, Arkansas. The Deed of Trust was subsequently assigned to Goldman Sachs Mortgage Company by virtue of an assignment dated February 18, 2020 and recorded on March 9, 2020 as Instrument No. 2020-05413 in the real property records of Sebastian County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for GS Mortgage-Backed Securities Trust 2020-RPL1 at c/o Select Portfolio Servicing, Inc by virtue of an assignment dated January 13, 2025 and recorded on January 22, 2025 as Instrument No. 2025-01254 in the real property records of Sebastian County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Select Portfolio Servicing, Ince., 3217 S. Decker Lake Dr. Salt Lake City UT 84119 at Telephone No. 888-349-8955; 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 28 day of April, 2025



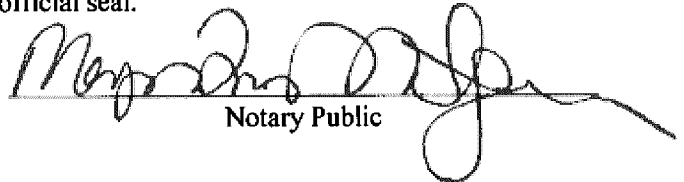
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Little Rock, AR 72202  
501-406-0855  
A LAW No. 24-031689

ACKNOWLEDGEMENT

STATE OF ARKANSAS                   §  
COUNTY OF PULASKI               §

On this 28 day of April, 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

