

THIS INSTRUMENT PREPARED
BY AND TO BE RETURNED TO
Mickel Law Firm, P.A.
1501 North University
Ste. 930
Little Rock, AR 72207

Grantor: Peppers, Reggie Lynn

**Grantee: U.S. Bank National Association, not in its
individual capacity, but solely as Trustee of the
NRZ Pass-Through Trust VII-B**

AMENDED NOTICE OF DEFAULT AND INTENTION TO SELL

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION

**IF YOUR PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY AND
AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST YOU**

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION GIVEN MAY BE USED
FOR THAT PURPOSE.**

NOTICE IS HEREBY GIVEN that on Thursday, February 16, 2023, at or about 11:00 AM, the following real property will be sold and this statutory foreclosure sale will be held at the front door, inside the main entrance of the Lafayette County Courthouse, One Courthouse Square, Lewisville, Arkansas, or the sale will be held in the place at said venue where foreclosure sales are customarily advertised and/or conducted, to the highest bidder for cash:

All that certain tract of parcel of land being a part of the S 1/2 of the SW 1/4 of the SE 1/4 of Section 4, T. 20 S., R. 23 W., Lafayette County, Arkansas lying East of the East right-of-way of Arkansas State Highway No. 53 and being more particularly described by metes and bounds as follows:

BEGINNING at a 1/2-inch reinf. steel set for corner in the East right-of-way line of Arkansas State Highway No. 53, same being 463.15 ft. North and 2387.33 ft. West of a 3/8-inch reinf. steel found in place at the Southeast corner of Section 4, T. 20 S., R. 23 W., Lafayette County, Arkansas.

THENCE - North 30 deg. 31 min. 08 sec. West, 100.44 ft. with said right-of-way line to a 1/2-inch reinf. steel set for corner.

THENCE - North 62 deg. 19 min. 27 sec. East, 133.42 ft. to a point.

THENCE - North 82 deg. 37 min. 18 sec. East, 236.01 ft. to a 1/2-inch reinf. steel set for corner.

THENCE - South 29 deg. 09 min. 07 sec. East, 120.10 ft. to a 1/2-inch reinf. steel set for corner.

THENCE - South 78 deg. 23 min. 19 sec. West, 367.22 ft. to the POINT OF BEGINNING and containing 1.012 acres of land, more or less.

More Commonly Known As: 7174 Hwy 53, Taylor, AR 71861.

On May 31, 2019, Reggie Lynn Peppers executed a security instrument in favor of Ditech Financial LLC, which was recorded on July 1, 2019, as Instrument No. 8016602 in the real estate records of Lafayette County, Arkansas and is now held by U.S. Bank National Association, not in its individual capacity, but solely as Trustee of the NRZ Pass-Through Trust VII-B (Pref).

The default for which foreclosure is made is due to failure of payment per the terms of the note and security instrument and is now wholly due. Mortgagee or Beneficiary is exercising its power of

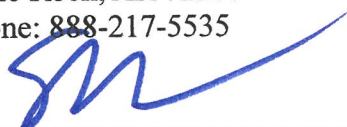
Peppers, Reggie Lynn
Case: 107358-1

sale under Ark. Code Ann. Section 18-50-115 and as such has directed Mickel Law Firm, P.A., as its Attorney-in-Fact or Trustee, to sell the property to satisfy said indebtedness. The party initiating this foreclosure can be contacted at or in care of its servicer: Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 100, Greenville, SC 29601-2743, Phone (864) 312-4704.

This sale is subject to all matters shown on any applicable recorded plat or bill(s) of assurance; any restrictive covenants, easements, set back lines 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.

Dated: December 2, 2022

Mickel Law Firm, P.A.
1501 North University
Ste. 930
Little Rock, AR 72207
Phone: 888-217-5535

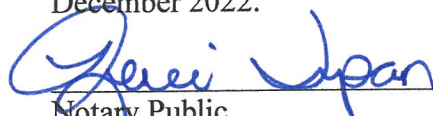
By: 
Stephen P. Lowman

ACKNOWLEDGMENT

STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 2nd day of December, 2022, before me, Renee Tyson, a Notary Public, duly commissioned, qualified and acting, within and for any State and County, appeared in person the within named Stephen P. Lowman, an attorney of Mickel Law Firm, P.A., a corporation, was duly authorized in his respective capacity to execute the foregoing instrument(s) for and in the name and behalf of said corporation, business trust, estate, partnership, limited liability company, association, joint venture or other legal entity, and further stated and acknowledged that he/she had so signed, executed and delivered said foregoing instrument for the consideration, uses and purposes therein mentioned and set forth.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 2nd day of December 2022.


Notary Public

