

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

Grantor: Shepard, Janet and Shepard Leonard
Grantee: Citibank, N.A., not in its individual capacity but
solely as Owner Trustee for New Residential
Mortgage Loan Trust 2018-2

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 Wednesday, June 14, 2023, at or about 12:00 PM, 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 Madison County Courthouse, 201 West Main Street, Huntsville, 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:

A PART OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER (SW1/4 NW1/4) OF SECTION THIRTY-FOUR (34) TOWNSHIP SIXTEEN (16) NORTH, RANGE TWENTY-EIGHT (28) WEST, MADISON COUNTY, ARKANSAS, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT: BEGINNING AT A POINT WHICH IS SOUTH 334.61 FEET FROM THE NORTHWEST CORNER OF SAID FORTY ACRE TRACT AND RUNNING THENCE EAST 330 FEET TO A SET IRON PIN THENCE SOUTH 330 FEET TO A SET IRON PIN, THENCE WEST 330 FEET TO A FOUND IRON PIN THENCE NORTH 330 FEET TO THE POINT OF BEGINNING, CONTAINING 2.50 ACRES, MORE OR LESS, SUBJECT TO EASEMENTS AND RIGHTS OF WAY OF RECORD, IF ANY.

More Commonly Known As: 173 Madison 6011, Elkins, AR 72727.

On June 19, 2007, Janet Shepard and Leonard Shepard executed a security instrument in favor of Wells Fargo Bank N.A. , which was recorded on July 6, 2007, as Instrument No. L20072407 in the real estate records of Madison County, Arkansas and is now held by Citibank, N.A., not in its individual capacity but solely as Owner Trustee for New Residential Mortgage Loan Trust 2018-2.

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

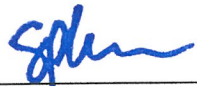
Shepard, Janet and Shepard Leonard
Case: 107550-1

power of 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.

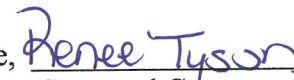
Dated: April 5, 2023

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

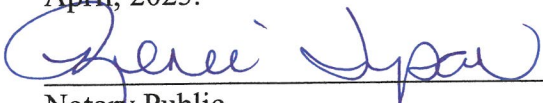
By: 
Stephen P. Lowman

ACKNOWLEDGMENT

STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 5th day of April, 2023, before me, , 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 5th day of April, 2023.


Notary Public

