

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

**Grantor:** Lula Bea Finchis

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

**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 12, 2024, at or about 10:00 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 Crittenden County Courthouse, 100 Court Street, Marion, 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:

Lots 27-28, Block 120 Kendal, City of West Memphis, Arkansas.

More Commonly Known As: 319 S. 15th St., West Memphis, AR 72301.

On July 27, 2012, Lula Bea Finchis executed a security instrument in favor of Green Tree Servicing LLC, which was recorded on August 13, 2012, in Record Book 1464 at Page 434 in the real estate records of Crittenden 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 the 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 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, 2024

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

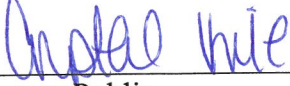
By:   
James H. Swindle, Jr.

**ACKNOWLEDGMENT**

STATE OF ARKANSAS )  
 ) ss.  
COUNTY OF PULASKI )

On this 5th day of April, 2024, before me, , a Notary Public, duly commissioned, qualified and acting, within and for any State and County, appeared in person the within named James H. Swindle, Jr., 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, 2024.

  
Notary Public

