THIS INSTRUMENT PREPARED BY AND TO BE RETURNED TO Mickel Law Firm, P.A. 1501 North University Ste. 764 Little Rock, AR 72207

Grantor: Jimmy Jennings and Chenell Jennings

U.S. Bank National Association, not in its

individual capacity but solely as Trustee of NRZ

Inventory Trust

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 Monday, February 10, 2025, 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 Union County Courthouse, 101 N. Washington, El Dorado, 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:

Part of the SW 1/4, SE 1/4, Section 7, T9S, R11W, Union County, Arkansas, more particularly described as follows: Commencing at the NW Corner, said SW 1/4, SE 1/4; thence East 416.00 feet to the point of beginning; thence continue East 242.00 feet; thence South 540.00 feet; thence West 242.00 feet; thence North 540.00 feet; to the point of beginning, containing 3.0 acres. A thirty foot strip of land in the SW 1/4, SE 1/4, Section 7, T19S, R11W, Union County, Arkansas, the centerline of which is described as follows: Commencing at the NW corner of said SW 1/4, SE 1/4; thence South 125 feet to the point of beginning; thence North 85 degrees 55 minutes East 210.54 feet; thence North 72 degrees 36 minutes East 218 feet, to the terminus of said centerline.

More Commonly Known As: 205 Steele Rd., Huttig, AR 71747.

On October 28, 2003, Jimmy Jennings and Chenell Jennings executed a security instrument in favor of Jim Walter Homes, Inc., which was recorded on November 24, 2003, in Record Book 2003 at Page 24691 in the real estate records of Union County, Arkansas and is now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee of NRZ Inventory Trust.

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 sale under Ark. Code Ann. Section 18-50-115 and as such has directed Mickel Law Firm, P.A., as its Attorney-

Jimmy Jennings and Chenell Jennings

Case: 108896-1

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: November 26, 2024

Mickel Law Firm, P.A.

1501 North University

Ste. 764

Little Rock, AR 72207

Phone: 888-217-5535

By:

James H. Swindle, Jr.

ACKNOWLEDGMENT

STATE OF ARKANSAS) ss.
COUNTY OF PULASKI)

On this 26th day of November, 2024, before me, with 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 26th day of

November, 2024.

Notary Public

ERICA SOUTHERLAND

Commission # 12703647 Notary Public - Arkansas Lonoke County My Commission Expires 03-31-2028