

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

**Grantor: Shirley D. Setterbo**

**Grantee: SWBC Mortgage, Corp., a Corporation**

**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 24, 2025, 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 Garland County Courthouse, 501 Ouachita, Hot Springs, 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:

Lot 1 of Cuthbert's Subdivision of Lots 3 and 4 of Block 139 of the Hot Springs Reservation, as surveyed, mapped and platted by the United States Hot Springs Commissioners, according to the Plat thereof recorded in Book 5 at Page 640 of the Deed and Mortgage Records of Garland County, Arkansas.

More Commonly Known As: 324 Walnut St., Hot Springs, AR 71901-3105.

On July 11, 2018, Shirley D. Setterbo executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for SWBC Mortgage Corp., which was recorded on July 13, 2018, in Record Book 3964 at Page 0212 in the real estate records of Garland County, Arkansas and is now held by SWBC Mortgage Corporation.

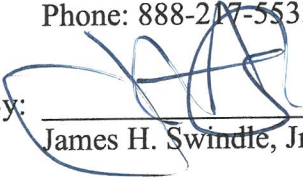
The default for which foreclosure is made is due to failure of payment per the terms of the note and security instrument and is now wholly due. Mortgagee or Beneficiary is exercising its power of sale under Ark. Code Ann. Section 18-50-115 and as such has directed Mickel Law Firm, P.A., as its Attorney-in-Fact 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: Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618, Phone (877) 909-9416.

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.

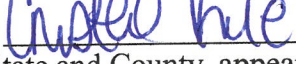
Dated: November 22, 2024

**Mickel Law Firm, P.A.**  
 1501 North University  
 Ste. 764  
 Little Rock, AR 72207  
 Phone: 888-247-5535

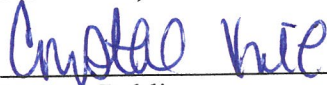
By:   
 James H. Swindle, Jr.

**ACKNOWLEDGMENT**

STATE OF ARKANSAS )  
 ) ss.  
 COUNTY OF PULASKI )

On this 22nd day of November, 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 22nd day of November, 2024.

  
 Notary Public

