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

Grantor: Cedric Bennett and Wonder Bennett aka Wonder

D. Bennett

Grantee: HSBC Bank USA, National Association, as

Trustee for Wells Fargo Home Equity Asset-Backed Securities 2005-1 Trust, Home Equity Asset-Backed Certificates, Series 2005-1

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, January 15, 2025, at or about 1:00 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 Jefferson County Courthouse, 101 W. Barraque St., Pine Bluff, 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:

Frame and brick located on corner lot formerly owned by Charles and Ella Bennett (both deceased). North Half (N 1/2) of Lot 15, Block 10 Subdivision, Allis re-survey of the South Half (S 1/2) of Lots 8 through 14, inclusive of M.C. Allis Addition to the City of Pine Bluff, Jefferson County, Arkansas.

More Commonly Known As: 1600 South Missouri Street, Pine Bluff, AR 71601.

On March 11, 2005, Cedric Bennett and Wonder Bennett aka Wonder D. Bennett executed a security instrument in favor of Wells Fargo Bank, N.A., which was recorded on March 18, 2005, in Record Book 1016 at Page 504 in the real estate records of Jefferson County, Arkansas and is now held by HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Asset-Backed Securities 2005-1 Trust, Home Equity Asset-Backed Certificates, Series 2005-1.

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.

Cedric Bennett and Wonder Bennett aka Wonder D. Bennett

Case: 108933-1

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 4, 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 4th day of November, 2024, before me, where I and I are 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 4th day of November 2024.

UBLIC - ARY

Notary Public

Cedric Bennett and Wonder Bennett aka Wonder D. Bennett Case: 108933-1

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