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

Grantor: James Marvin Hatridge and Deborah Michelle

Collins

Grantee: NewRez LLC d/b/a Shellpoint Mortgage Servicing

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 Thursday, January 2, 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 Ashley County Courthouse, 205 East Jefferson Street, Hamburg, 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 parcel of land In the Northwest Quarter of the Southwest Quarter of Section 7, Township 18 South, Range 8 West, Ashley County, Arkansas, more particularly described as follows, to wlt: Starting at the Southwest corner of the said Northwest Quarter of the said Southwest Quarter, thence run North 792 feet; thence run East 240 feet to the point of beginning; thence run East 210 feet; thence run South 210 feet; thence run West 210 feet; thence run North 210 feet back to the point of beginning.

More Commonly Known As: 649 Marais Saline Rd., Crossett, AR 71635.

On July 22, 2021, James Marvin Hatridge and Deborah Michelle Collins executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Century Next Bank, which was recorded on July 23, 2021, in Record Book MR 2021 at Page 4272 as Instrument No. L202102465 in the real estate records of Ashley County, Arkansas and is now held by NewRez LLC d/b/a Shellpoint Mortgage Servicing.

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.

James Marvin Hatridge and Deborah Michelle Collins

Case: 108980-1

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: October 21, 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 21st day of October, 2024, before me, Matto Wee, 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 21st day of October 2024.

Notary Public

COMM. EXP.
02-05-2032

NO. 12717319: *

PULASKI
COUNTY

PUBLIC - ARKING

James Marvin Hatridge and Deborah Michelle Collins

Case: 108980-1