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

Grantor: Stephen F. Beineman and Tonya D. Beineman

Grantee: U.S. BANK TRUST NATIONAL ASSOCIATION,

NOT IN ITS INDIVIDUAL CAPA CITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF

ACQUISITION TRUST

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 Tuesday, January 7, 2025, at or about 1:30 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 Sebastian County Courthouse, 301 East Center Street, Greenwood, 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:

The East Half of the Southeast Quarter of the Southwest Quarter and part of the Northeast Quarter of the Southwest Quarter of Section 24, Township 6 North, Range 29 West, Greenwood District, Sebastian County, Arkansas, more particularly described as follows: Commencing at an existing stone marking the Southwest corner of said Southeast Quarter of the Southwest Quarter; thence North 89 degrees 23 minutes 08 seconds East, 642.37 feet to the point of beginning; thence North 01 degrees 01 minutes 37 seconds East, 1568.01 feet; thence North 40 degrees 02 minutes 11 seconds West, 606.68 feet to the centerline of Arkansas Highway 10; thence South 81 degrees 27 minutes 06 seconds East, 1085.47 feet along said centerline to the East line of said Northeast Quarter of the Southwest Quarter; thence South 01 degrees 12 minutes 35 seconds West, 1864.11 feet along said East line to the South line of said Southeast Quarter of the Southwest Quarter; thence along said South line, South 89 degrees 23 minutes 08 seconds West, 671.94 feet to the point of beginning. Subject to public road rights-of-way and any easements of record. Less and except minerals and mineral rights.

ALSO, an easement for gas transmission line and the roadway presently in existence across the following property: The Northwest Quarter of the Northwest Quarter of Section 25, Township 6 North, Range 29 West, and the West Half of the Southwest Quarter of Section 24, Township 6 North, Range 29 West.

More Commonly Known As: 12839 Highway 10 East, Greenwood, AR 72936.

On August 30, 2004, Stephen F. Beineman and Tonya D. Beineman executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Wachovia Mortgage Corporation , which was recorded on September 1, 2004, as Instrument No. 7143042 in the real estate records of Sebastian County, Arkansas and is now held by U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR

Stephen F. Beineman and Tonya D. Beineman

Case: 108904-2

RCAF ACQUISITION TRUST.

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: Selene Finance LP, 9990 Richmond Avenue, Suite 400-South, Houston, TX 77042, Phone (713) 587-9792.

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.

Mickel Law Firm, P.A.

1501 North University

Ste. 764

Little Rock, AR 72207 Phone: 888-217-5535

James H. Swindle, Jr

ACKNOWLEDGMENT

)

STATE OF ARKANSAS

Dated: October 17, 2024

) ss.

COUNTY OF PULASKI

On this 17th day of October, 2024, before me, **Yerce** Tyson, 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 17th day of

October 2024.

Notary Public

Stephen F. Beineman and Tonya D. Beineman

Case: 108904-2