

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 E. Mattingly

Grantee: MEB Loan Trust VIII, U.S. Bank National
Association, not in its individual capacity but
solely as trustee

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, June 4, 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 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:

Lots Twenty (20) and Twenty-one (21), Block Eighteen (18) of Morrison and Belding Addition to the City of Hot Springs, Arkansas.

More Commonly Known As: 406 Winona St., Hot Springs National Park, AR 71901.

On July 19, 2021, James E. Mattingly executed a security instrument in favor of Figure Lending LLC, which was recorded on July 26, 2021, in Record Book 4330 at Page 0586 in the real estate records of Garland County, Arkansas and is now held by MEB Loan Trust VIII, U.S. Bank National Association, not in its individual capacity but solely as trustee.

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.

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: March 26, 2025

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 March, 2025, before me, Crystal Kile, 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 26th day of March, 2025.

Crystal Kile

Notary Public

