CERTIFICATE of RECORD

2024-000075

State of Arkansas County of Columbia SS

Certified as to a true copy of the Original filed in my office. This 5 day of 20 21

Lisa C. Lewis

Circuit Clerk

MUDY PENNINGTON D.C

C. CUNTY AND COUNTY AN

MORTGAGEES DEFAULT & INTENT TO SELL Filed: 01/05/2024 03:54 PM COLUMBIA COUNTY, AR Lisa C. Lewis, Circuit Clerk

By: SHELBY PENNINGTON D.C. PAGES: 2 165.00

TRUSTEE'S 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 FOR COLLECTION MAY BE BROUGHT AGAINST YOU.

NOTICE IS HEREBY GIVEN that on March 15, 2024, at or about 2:00 p.m., the following real property will be sold at the Columbia County Courthouse in Magnolia, Arkansas, to the highest bidder for cash:

LOT 3 OF THE GUY WILSON NORTHWEST ADDITION TO THE CITY OF MAGNOLIA, ARKANSAS ACCORDING TO THE PLAT OF SAID ADDITION AS THE SAME APPEARS OF RECORD IN PLAT BOOK "A" AT PAGE 227 IN THE OFFICE OF THE RECORDER OF COLUMBIA COUNTY, ARKANSAS.

Commonly known as: 1507 Lacari, Magnolia, AR 71753

On October 22, 2010, Dolores Haltom Hinson executed a Fixed Rate Deed Of Trust in favor of MetLife Home Loans, a Division of MetLife Bank, N.A., as Beneficiary, which was filed October 29, 2010, in Book 346 at Page 710 in the office of the Ex-Officio recorder for Columbia County, Arkansas.

Dolores Haltom Hinson has defaulted under the terms of the Fixed Rate Note and the Fixed Rate Deed of Trust as the borrower has died and the subject real property is not the principal residence of at least one surviving borrower. The loan has been accelerated under the terms of the Fixed Rate Note and Fixed Rate Deed of Trust. The loan is now in default. Tenants of the property may claim an interest in the real property herein.

The sale will extinguish all interests in any part of the real property, including existing lienholders, previous owners of the property, or tenants. The terms of the sale are certified funds to be paid the day of the sale and all transfer taxes will be the responsibility of the purchaser. The sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any government agency, state or federal; any prior liens or encumbrances as well as any priority created by fixture filing; and to any matter that an accurate survey of the premises might disclose. The party initiating this action is Wilmington Trust, National Association, as Certificate Trustee and Delaware Trustee for RMH 2023-1 Trust, c/o BSI Financial Services, 11350 McCormick Road, EP II, Suite 903, Hunt Valley, MD 21031 31, (866) 581-4495.

This instrument prepared by: Robert S. Coleman, Jr. 1501 North University, Suite 970 Little Rock, AR 72207 (501) 904-1116 MyCh

Robert S. Coleman, Jr.

Attorney at Law

Substituted Trustee for Wilmington Trust, National Association, as Certificate Trustee and Delaware Trustee for RMH 2023-1 Trust

1-2-24

Date

ACKNOWLEDGEMENT

STATE OF ARKANSAS)
) ss
COUNTY OF PULASKI)

On this Zward day of 2024, before me, a Notary Public, duly commissioned, qualified and acting, within and for the said County and State, appeared in person the within named Robert S. Coleman, Jr., to me personally well-known or satisfactorily proven to be the person whose name appears in the foregoing instrument and whose name is subscribed as Substituted Trustee for Wilmington Trust, National Association, as Certificate Trustee and Delaware Trustee for RMH 2023-1 Trust. He further stated and acknowledged that he had signed, executed, and delivered said foregoing instrument for the consideration, uses and purposes therein mentioned and set forth and that he expected the same as the act of his principal for the purposes therein contained.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 2 day of Sonuary 2024.

My commission expires:

NOTARY PUBLIC

01/05/2024 3:54 PM CDUNTER CUSTOMER NAME:

TRANSACTION # 4045504 DOCUMENT # 2024-000075

MORTGAGEES D

ACT 663 FEE: 140.00

CERTIFIED COPY FEE: 5.00

RECORDING FEE: 20.00

TOTAL: 165.00

CHECK: 165.00 COUNTER CUSTOMER 5922

THANK YOU

LISA C. LEWIS CIRCUIT CLERK AND RECORDER COLUMBIA COUNTY, AR