

NOTICE OF DEFAULT AND INTENTION TO SELL

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION

IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY WHICH THEN EXISTS AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST YOU

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR SUCH PURPOSE

NOTICE IS HEREBY GIVEN that on November 05, 2026 at or about 12:00PM, the subject real property described herein below will be sold at Main Entrance of the Jefferson County Courthouse, 101 W. Barraque St., Pine Bluff, AR 71601 to the highest bidder for cash. The sale will extinguish all interests, including those of existing lien holders or previous owners in the property. THE TERMS OF SALE ARE CASH THE TIME OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

WHEREAS, the property secured under the Deed of Trust is located in Jefferson County, Arkansas more particularly described as follows:

SITUATED IN PINE BLUFF, JEFFERSON COUNTY, STATE OF AR AND BEING DESCRIBED AS FOLLOWS:

LOT FOUR (4) IN BLOCK FIVE (5) OF STONEWALL PARK ADDITION TO THE CITY OF PINE BLUFF, ARKANSAS; SAME BEING LOCATED IN THE SOUTH HALF OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION FIFTEEN (15), TOWNSHIP SIX (6) SOUTH, RANGE NINE (9) WEST OF THE 5TH P.M.

Street Address: 106 West 27th Avenue Pine Bluff, AR 71601

WHEREAS on June 11, 2004, Jane Ramos, Carmen Ramos, and Jay Anthony Ramos, Jr., married, executed a Deed of Trust in favor of Swafford and Hays, as trustee for Homeowners Loan Corporation, a Delaware Corporation. Said Deed of Trust was recorded on October 13, 2004 in Book 995, Page 150 in the real property records of Jefferson County, Arkansas. The Deed of Trust was subsequently assigned to Nationstar Mortgage, LLC by virtue of an assignment dated September 24, 2013 and recorded on October 15, 2013 in Book 1345, Page 640 in the real property records of Jefferson County, Arkansas. The Deed of Trust was subsequently assigned to THE BANK OF NEW YORK MELLON as Trustee for CDC Mortgage Capital Trust 2004-HE3 by virtue of an assignment dated October 08, 2025 and recorded on January 05, 2026 as Instrument No. 2026-00063 in the real property records of Jefferson County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: THE BANK OF NEW YORK MELLON as Trustee for CDC Mortgage Capital Trust 2004-HE3 8950 Cypress Waters Blvd Coppell TX 75019 at Telephone No. 888-480-2432; and

WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

WHEREAS, the undersigned is the substitute trustee and is acting on and with the consent and authority of the lender who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every Deed of Trust of real property situated in this state that is duly acknowledged and recorded; and default has occurred in the payment of said indebtedness, specifically the installment due February 21, 2025, and each subsequent payment to date are now due and the same is now therefore wholly due; and the holder of the debt has requested the undersigned to sell the property to satisfy said indebtedness. This sale is subject to all matters shown on any applicable recorded plat or bill(s) of assurance; any restrictive covenants, easements, set back liens 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.

WITNESS my hand this 28th day of August, 2026.

Albertelli Law
Kevin Rogers, 2012031
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 25-009738
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