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PULASKI CO. AR FEE \$20.00

PRESENTED

12/3/2025 1:03:02 PM

RECORDED

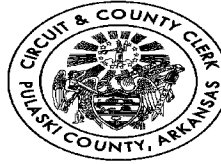
12/04/2025 07:34:46 AM

TERRI HOLLINGSWORTH

Circuit / County Clerk

BY: FE STRONG

DEPUTY RECORDER



This Instrument Prepared by:
JW Law Firm
Jessica Witherspoon
315 W Kiehl Ave
Sherwood AR 72120
501-392-6295
admin@jwlawoffice.net

NOTICE OF DEFAULT AND INTENTION TO SELL

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

On June 27, 2008, Queen Ester Williams executed a security instrument conveying certain property therein described to Alan E. South, as Trustee for Urban Financial Group, Inc., as mortgagee, ts successors and assigns, which was recorded July 9, 2008, as instrument number 2008046762 in the real estate records of Pulaski County, Arkansas.

A default has occurred due to the failure to make timely payments as required under the terms of the Note and indebtedness. Because of the failure to fully cure the default, the indebtedness was accelerated and is now wholly due. The mortgagee or beneficiary has requested the property be sold to satisfy said indebtedness, together with all fees and costs associated with these proceedings continuing to accrue, pursuant to the terms and conditions of the promissory note and security instrument. The mortgagee or beneficiary has complied with the conditions to exercise the power of sale as set for in ACA §18-50-103. The party initiating this action is 5318 Note Chicago, LLC, 70 NW 25th St, Miami, FL 33127.

On February 4, 2026, at or about 3:00 PM at the Pulaski County Courthouse, Little Rock, Arkansas, the real property described below will be sold to the highest bidder for the terms described:

THE PROPERTY IS LOCATED IN THE COUNTY OF PULASKI, STATE OF ARKANSAS,
DESCRIBED AS FOLLOWS: LOT 5, BLOCK 15, CHOCTAW ADDITION NOW IN THE CITY OF
NORTH LITTLE ROCK, PULASKI COUNTY, ARKANSAS, AS SHOWN ON PLAT RECORDED AS
PLAT BOOK 1, PAGE 3.

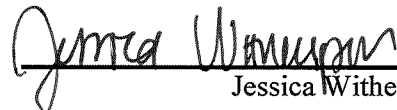
Parcel ID: 33N3180002200

More commonly known as: 322 N Cherry Street, North Little Rock, Arkansas 72114

The Purchaser of said property shall pay the price bid with certified funds paid at the conclusion of the sale and shall assume all transfer taxes and recording fees. If the sale is rescinded for any reason; the purchaser shall be entitled to any funds paid and shall have no further recourse.

The property is sold "as is" and 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 governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

The right is reserved to adjourn the day of the sale to another day, time and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the right is reserved to postpone the sale to a date to be specified via mailed notices.

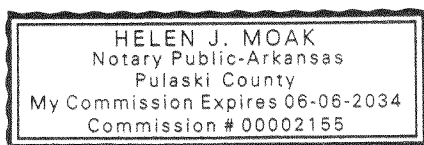

Jessica Witherspoon

ACKNOWLEDGMENT


STATE OF ARKANSAS
COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Jessica Witherspoon with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, acknowledged such person to be an Attorney (or other such officer authorized to execute the instrument) of JW Law and that such officer executed the foregoing instrument for the purposes therein contained by personally signing hereto.

Witness my hand and seal at office in Sherwood, Arkansas this 3rd day of December, 2025.



Notary Public


My Commission Expires 06/06/2034