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Prepared by: ALBERTELLI LAW I INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 24-034933

MORTGAGEE'S 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 January 15, 2025 at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Baxter County Courthouse, One East 7th, Mtn. Home, AR 72653 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 Mortgage is located in Baxter County, Arkansas more particularly described as follows:

PART OF THE SE 1/4 OF THE NE 1/4 OF SECTION 10, TOWNSHIP 20 NORTH, RANGE 13 WEST, BAXTER COUNTY, ARKANSAS MORE SPECIFICALLY DESCRIBED AS FOLLOWS: FROM THE SW CORNER OF THE SAID SE 1/4 NE 1/4 OF SECTION 10, GO ALONG THE WEST BOUNDARY OF SAID SE 1/4 NE 1/4 N 01 DEGREES 14' 05" E 428.95 FEET TO A 3-FOOT STEEL POST ON THE SOUTHERLY RIGHT OF WAY OF A COUNTY ROAD; THEN GO ALONG SAID RIGHT OF WAY THE FOLLOWING: S 41 DEGREES 07' 23" E 259.57 FEET; S 58 DEGREES 28' 56" E 106.98 FEET; S 71 DEGREES 05' 10" E 50.04 FEET TO THE POINT OF BEGINNING OF TRACT BEING DESCRIBED; THEN CONTINUE ALONG SAID RIGHT OF WAY LINE THE FOLLOWING: S 71 DEGREES 05' 10" E 78.68 FEET; S 75 DEGREES 29' 00" E 173.90 FEET; N 83 DEGREES 56' 10" E 57.89 FEET; THEN LEAVING SAID RIGHT OF WAY, GO S 00 DEGREES 48' 00" W 106.82 FEET TO THE SOUTH BOUNDARY OF SAID SE 1/4 NE 1/4; THEN GO ALONG SAID SOUTH BOUNDARY, GO N 00 DEGREES 48' 00" E 165.60 FEET TO THE POINT OF BEGINNING.

Street Address: 412 Cr 485 Mountain Home AR 72653

WHEREAS on April 3, 2012 Patricia Amers, an unmarried person, executed a Mortgage in favor of First National Bank & Trust Co. Said Mortgage was recorded on April 10, 2012 as Instrument No. 2839-2012 in the real property records of Baxter County, Arkansas. Said Mortgage was subsequently assigned to

U.S. Bank National Association by virtue of an assignment dated April 3, 2012 and recorded on April 24, 2012 as Instrument No. 3276-2012 in the real property records of Baxter County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association 2800 Tamarack Road Owensboro KY 42301 at Telephone No. 800-365-7772; 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 attorney for the mortgagee and is acting on and with the consent and authority of the mortgagee who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every mortgage 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 September 1, 2022, and each subsequent payment to date are now 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 ____ day of November, 2024. U.S. Bank, National Association, by its attorney-in-fact, Albertelli Law

Kevin Rogers, 2012031

1 Information Way

Suite 201

Little Rock, AR 72202

501-406-0855

A LAW No. 24-034933

ACKNOWLEDGEMENT

STATE OF ARKANSAS COUNTY OF PULASKI § 8

On this ______ day of November, 2024, before me, the undersigned officer, personally appeared Kevin Rogers known to me to be the person who subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission Expires: 4/14/2033