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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 24-004275

**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 May 14, 2024 at or about 9:00AM, the subject real property described herein below will be sold at the Main Entrance of the Benton County Courthouse, 102 Northeast A St., Bentonville, AR 72712 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 Benton County, Arkansas more particularly described as follows:

PART OF THE SE/4 OF THE NW/4 AND PART OF THE SW/4 OF THE NW/4 ALL IN SECTION 21, TOWNSHIP 18 NORTH, RANGE 29 WEST, BENTON COUNTY, ARKANSAS, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
COMMENCING AT THE NORTHEAST CORNER OF SAID SE/4 OF THE NW/4, THENCE NORTH 87 DEGREES 23 MINUTES 03 SECONDS WEST 1285.00 FEET, THENCE SOUTH 02 DEGREES 45 MINUTES 29 SECONDS WEST 559.18 FEET TO THE POINT OF BEGINNING, THENCE NORTH 87 DEGREES 22 MINUTES 49 SECONDS WEST 201.97 FEET, THENCE SOUTH 02 DEGREES 57 MINUTES 36 SECONDS WEST 388.28 FEET, THENCE SOUTH 87 DEGREES 22 MINUTES 49 SECONDS EAST 203.34 FEET, THENCE NORTH 02 DEGREES 45 MINUTES 29 SECONDS EAST 388.28 FEET TO THE POINT OF BEGINNING, CONTAINING 1.81 ACRES.

SUBJECT TO AN EASEMENT FOR INGRESS, EGRESS, AND UTILITIES AS SET OUT IN DEED RECORD 2008 AT PAGE 14279 AND DEED RECORD 2008 AT PAGE 42471, RECORDS OF BENTON COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF THE EAST HALF OF SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 21, TOWNSHIP 18 NORTH, RANGE 29 WEST, BENTON COUNTY, ARKANSAS AND RUNNING THENCE NORTH 89 DEGREES 27 MINUTES 28 SECONDS EAST 495.36 FEET ALONG THE NORTH LINE THEREOF, THENCE LEAVING SAID NORTH LINE, SOUTH 00 DEGREES 30 MINUTES 46 SECONDS WEST 620.88 FEET TO THE POINT OF BEGINNING, THENCE NORTH 89 DEGREES 28 MINUTES 18 SECONDS EAST 25.00 FEET, THENCE SOUTH 00 DEGREES 30 MINUTES 46 SECONDS WEST 326.70 FEET, THENCE SOUTH 89 DEGREES 28 MINUTES 18 SECONDS WEST 25.00 FEET, THENCE NORTH 00 DEGREES 30 MINUTES 46 SECONDS EAST 326.70 FEET TO THE POINT OF BEGINNING.

SUBJECT TO AN EASEMENT FOR INGRESS, EGRESS, AND UTILITIES AS SET OUT IN DEED RECORD 2008 AT PAGE 14275 AND DEED RECORD 2008 AT PAGE 42473, RECORDS OF BENTON COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF THE EAST HALF OF SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 21, TOWNSHIP 18 NORTH, RANGE 29 WEST, BENTON COUNTY, ARKANSAS AND RUNNING THENCE NORTH 89 DEGREES 27 MINUTES 28 SECONDS EAST 495.36 FEET ALONG THE NORTH LINE THEREOF, THENCE LEAVING SAID NORTH LINE, SOUTH 00 DEGREES 30 MINUTES 46 SECONDS WEST 559.24 FEET TO THE POINT OF BEGINNING, THENCE NORTH 89 DEGREES 28 MINUTES 18 SECONDS EAST 25.00 FEET, THENCE SOUTH 00 DEGREES 30 MINUTES 46 SECONDS WEST 61.64 FEET, THENCE SOUTH 89 DEGREES 28 MINUTES 18 SECONDS WEST 25.00 FEET, THENCE NORTH 00 DEGREES 30 MINUTES 46 SECONDS EAST 61.64 FEET TO THE POINT OF BEGINNING.

Street Address: 4388 Reed Ave Lowell AR 72745

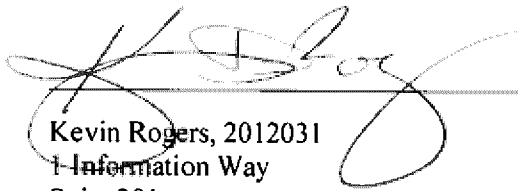
WHEREAS on September 28, 2022 Lucia Duran, an unmarried person and Luis A. Alcala, an unmarried person, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Solutions of Colorado, LLC. Said Mortgage was recorded on October 4, 2022 as Instrument Number L202263564 in the real property records of Benton County, Arkansas. Said Mortgage was subsequently assigned to Mortgage Solutions of Colorado, LLC, D.B.A Mortgage Solutions Fin., by virtue of an assignment dated February 13, 2024 and recorded on February 20, 2024 as Instrument Number L202407643 in the real property records of Benton County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Mortgage Solutions of Colorado, LLC, D.B.A Mortgage Solutions Financial 500 South Broad Street, Suite #100A Meriden CT 06450 at Telephone No. 866-867-0330; 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, 2023, 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 28 day of February, 2024. Mortgage Solutions of Colorado, LLC DBA Mortgage Solutions Financial, by its attorney-in-fact, Albertelli Law




Kevin Rogers, 2012031
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Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 24-004275

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 28 day of February, 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.



Notary Public

My Commission Expires: 4/14/2033





CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF BENTON
I hereby certify that this instrument was
Filed and Recorded in the Official Records
in **Doc Num L202409366**
02/28/2024 02:33:42 PM
Brenda DeShields
BENTON COUNTY Circuit Clerk & Recorder