

CERTIFICATE OF RECORD  
STATE OF ARKANSAS, COUNTY OF BRADLEY  
I hereby certify that this instrument was  
Filed and Recorded in the Official Records  
in Doc Num L202200971  
05/27/2022 09:51:05 AM  
CINDY WAGNON  
BRADLEY COUNTY CIRCUIT CLERK  
By:

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Prepared by:  
AL.BERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 22-004766

**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 August 4, 2022, at or about 1:00PM, the subject real property described herein below will be sold at the Main Entrance of the Bradley County Courthouse, 101 East Cedar, Warren, AR 71671 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 Bradley County, Arkansas more particularly described as follows:

A LOT IN THE CITY OF WARREN, ARKANSAS, BEGINNING AT A POINT 516.37 FEET EAST OF THE SOUTHWEST CORNER OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER (SW1/4 OF SE1/4) OF SECTION 31, TOWNSHIP 12 SOUTH, RANGE 9 WEST, RUNNING THENCE NORTH A DISTANCE OF 216 FEET; THENCE RUN EAST A DISTANCE OF 140 FEET; THENCE RUN SOUTH A DISTANCE OF 216 FEET; THENCE RUN WEST A DISTANCE OF 140 FEET, BACK TO THE POINT OF BEGINNING.

Street Address: 404 W Pine St., Warren AR 71671

WHEREAS on May 1, 2018, Julian L Covington, single man, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee of Everett Financial, Inc. d/b/a Supreme Lending. Said Mortgage was recorded on May 1, 2018, in Book DT 316 at Page 457-468 in the real property records of


Bradley County, Arkansas. The Mortgage was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated December 7, 2021, and recorded on December 7, 2021, as document number L202102169 in the real property records of Bradley County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association, 4801 Frederica Street, Owensboro, KY 42301, at Telephone No. 800-365-7772; and

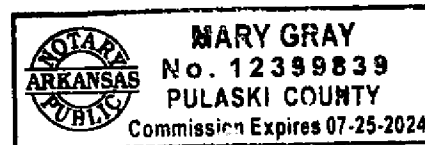
WHEREAS there may be tenants that claim an interest in the real property herein based upon said tenancy; and

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 December 1, 2021, 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 20 day of May, 2022.

U.S. Bank, National Association, by its attorney-in-fact, Albertelli Law

  
Kevin D. Rogers, AR Bar No. 2012031  
1 Information Way, Suite 20  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 22-004766




ACKNOWLEDGEMENT

STATE OF ARKANSAS §  
COUNTY OF PULASKI §

On this 20 day of May, 2022, before me, the undersigned officer, personally appeared, Kevin D. 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: 7/25/2024