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Filed & Recorded in the Official Records of  
SHARON BLOUNT BAKER, CIRCUIT CLERK  
BY: JFNNIFFR RFFD

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Prepared by:  
ALBERT FLLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 24-031113

**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 November 12, 2024 at or about 1:30PM, the subject real property described herein below will be sold at the Main Entrance of the Crawford County Courthouse, 300 Main Street, Van Buren, AR 72956 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 Crawford County, Arkansas more particularly described as follows:

**Part of the Southeast Quarter of the Northwest Quarter, Section 9, Township 9 North, Range 31 West, Crawford County, Arkansas being more particularly described as follows;**

**Beginning at an existing p/k nail marking the Southeast Corner of the Southeast Quarter of the Northwest Quarter. Thence along the south line of said forty, North 87 degrees 17 minutes 15 seconds West, 450.00 feet to a 1/2 inch set rebar with cap. Thence leaving said south line, North 03 degrees 25 minutes 41 seconds East, 154.47 feet to a 1/2 inch set rebar with cap at a fence line. Thence along said fence line the following bearings and distances: South 88 degrees 18 minutes 52 seconds East, 55.53 feet. South 87 degrees 13 minutes 08 seconds East, 121.71 feet. South 87 degrees 07 minutes 24 seconds East, 85.05 feet. South 87 degrees 46 minutes 04 seconds East, 187.76 feet to a set nail on the east line of the Southeast**

**Quarter of the Northwest Quarter. Thence along the east line of said forty, South 03 degrees 25 minutes 41 seconds West, 156.65 feet to the Point of Beginning, containing 1.61 acres and subject to Highway Rights of Way and any Easements of Record, according to survey by Satterfield Land Surveyors P.A., Job No. 39,061, dated October 1, 2012.**

**Subject to all easements, right of way, restrictions and previous mineral reservations if any.**

Street Address: 2611 Highway 282 Van Buren AR 72956

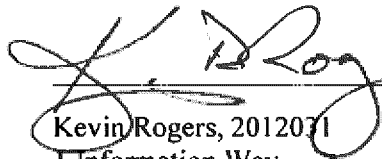
WHEREAS on January 13, 2020 , Celia Esmeralda Minero and Edwin Minero, Wife and Husband and Sonia E Chinchilla and Jorge Chinchilla, Wife and Husband, Joint Tenants with Right of Survivorship, executed a Mortgage in favor of Regions Bank d/b/a Regions Mortgage. Said Mortgage was recorded on January 21, 2020 as Document No. 2020000574 in the real property records of Crawford County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Regions, 1900 5<sup>th</sup> Avenue North, Birmingham AL, 35203 at Telephone No. ; (205) 326-5151 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 February 1, 2024, 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.

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WITNESS my hand this 3<sup>rd</sup> day of September, 2024. Regions Bank, by its attorney-in-fact, Albertelli Law



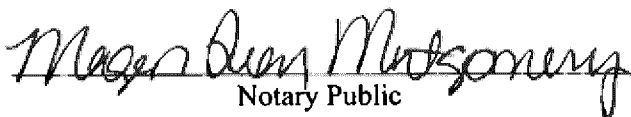
Kevin Rogers, 2012071  
T Information Way  
Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 24-031113

ACKNOWLEDGEMENT

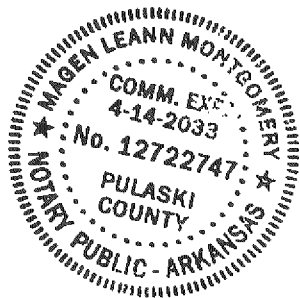
STATE OF ARKANSAS §  
COUNTY OF PULASKI §

On this 3<sup>rd</sup> day of September, 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 CRAWFORD  
I hereby certify that this instrument was  
Filed and Recorded in the Official Records  
Doc Num 2024008103  
09/03/2024 12:56:48 PM  
SHARON BLOUNT BAKER  
CRAWFORD COUNTY CIRCUIT CLERK  
BY: JENNIFER REED