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Prepared by :
ALBERT HILL LAW
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(501) 406-0855
ALAW File 22-011019

**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 March 6, 2023 at or about 9:45AM, the subject real property described herein below will be sold at the Main Entrance of the Hot Spring County Courthouse, 210 Locust Street, Malvern, AR 72104 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 Hot Spring County, Arkansas more particularly described as follows:

A TRACT OF LAND BEING A PART OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4, (NW 1/4 NE 1/4), OF SECTION (32), TOWNSHIP (05) SOUTH, RANGE (19) WEST OF THE FIFTH PRINCIPAL MERIDIAN IN HOT SPRING COUNTY, ARKANSAS, DESCRIBED AS FOLLOWS: COMMENCE AT THE INTERSECTION OF THE EAST LINE OF THE SAID NW 1/4 NE 1/4 AND THE CENTERLINE OF CANEY ROAD, AS MARKED BY A COTTON PICKER SPINDLE THAT BEARS S 01 DEGREES 52 MINUTES 46 SECONDS W, 782.39 FT. FROM THE NORTHEAST CORNER OF THE SAID NW 1/4 NE 1/4, AND RUN S 84 DEGREES 05 MINUTES 16 SECONDS W, 297.79 FT. ALONG THE CENTER OF CANEY ROAD TO THE POINT OF BEGINNING. AS MARKED BY A COTTON PICKER SPINDLE: THENCE LEAVING CANEY ROAD AT N 02 DEGREES 39 MINUTES 58 SECONDS E FOR 268.51 FT. TO A CAPPED 5/8" REBAR BY PS NO. 1013; THENCE N 87 DEGREES 45 MINUTES 37 SECONDS W, 12.54 FT. TO A CAPPED 5/8" REBAR BY PS NO. 1013 IN A FENCE; THENCE N 02 DEGREES 21 MINUTES 27 SECONDS E, 63.64 FT. ALONG A FENCE TO A 8" X 8" CROSS TIE FENCE CORNER POST:

THENCE N 75 DEGREES 07 MINUTES 41 SECONDS W, 93.85 FT. ALONG A FENCE TO A 20" DBH. HACKBERRY TREE; THENCE S 52 DEGREES 18 MINUTES 51 SECONDS W, 133.21 FT. ALONG A FENCE TO A POINT; THENCE S 01 DEGREES 42 MINUTES 34 SECONDS W, 297.45 FT. TO THE CENTER OF CANEY ROAD; THENCE N 83 DEGREES 41 MINUTES 33 SECONDS E, 203.66 FT. ALONG THE CENTER OF CANEY ROAD TO THE POINT OF BEGINNING. TRACT CONTAINS 1.58 ACRES AS SURVEYED BY STEVE HANKINS, PS NO. 1013, ON 09/15/2016.

A TRACT OF LAND BEING A PART OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4, (NW 1/4 NE 1/4), OF SECTION (32), TOWNSHIP (05) SOUTH, RANGE (19) WEST OF THE FIFTH PRINCIPAL MERIDIAN IN HOT SPRING COUNTY, ARKANSAS, DESCRIBED AS FOLLOWS: COMMENCE AT THE INTERSECTION OF THE EAST LINE OF THE SAID NW 1/4 NE 1/4 AND THE CENTERLINE OF CANEY ROAD, AS MARKED BY A COTTON PICKER SPINDLE THAT BEARS S 01 DEGREES 52 MINUTES 46 SECONDS W, 782.39 FT. FROM THE NORTHEAST CORNER OF THE SAID NW 1/4 NE 1/4. AND RUN S 84 DEGREES 05 MINUTES 16 SECONDS W, 297.79 FT. ALONG THE CENTER OF CANEY ROAD TO A COTTON PICKER SPINDLE; THENCE LEAVING CANEY ROAD AT N 02 DEGREES 39 MINUTES 58 SECONDS E FOR 268.51 FT. TO A CAPPED 5/8" REBAR BY PS NO. 1013; THENCE N 87 DEGREES 45 MINUTES 37 SECONDS W, 12.54 FT. TO A CAPPED 5/8" REBAR BY PS NO. 1013 IN A FENCE; THENCE N 02 DEGREES 21 MINUTES 27 SECONDS E, 63.64 FT. ALONG A FENCE TO A 8" X 8" CROSS TIE FENCE CORNER POST; THENCE N 75 DEGREES 07 MINUTES 41 SECONDS W, 93.85 FT. ALONG A FENCE TO A 20" DBH. HACKBERRY TREE; THENCE S 52 DEGREES 18 MINUTES 51 SECONDS W, 133.21 FT. ALONG A FENCE TO THE POINT OF BEGINNING; THENCE CONTINUE S 52 DEGREES 18 MINUTES 51 SECONDS W, 14.67 FT. ALONG A FENCE TO A 12" DBH HACKBERRY TREE; THENCE S 78 DEGREES 01 MINUTES 49 SECONDS W, 152.26 FT. ALONG A FENCE AND ITS PROJECTION THEREOF TO A CAPPED 5/8" REBAR BY PS NO. 1013 ON THE EAST LINE OF THE ANTHONY & KATHY HODGE PROPERTY, AS RECORDED IN DEED BOOK 333, PAGE 345 IN THE OFFICE OF THE CIRCUIT CLERK OF HOT SPRING COUNTY, ARKANSAS; THENCE S 06 DEGREES 05 MINUTES 52 SECONDS E, 271.89 FT. ALONG THE SAID EAST LINE OF THE HODGE PROPERTY TO A COTTON PICKER SPINDLE IN THE CENTER OF CANEY ROAD; THENCE N 83 DEGREES 41 MINUTES 33 SECONDS E, 123.55 FT. ALONG THE CENTER OF CANEY ROAD TO A POINT; THENCE LEAVING CANEY ROAD AT N 01 DEGREES 42 MINUTES 34 SECONDS E FOR 297.45 FT. TO THE POINT OF BEGINNING. TRACT CONTAINS 0.92 ACRES AS SURVEYED BY STEVE HANKINS, PS NO. 1013, ON 09/15/2016.

Street Address: 3726 Caney Rd Bismarck AR 71929

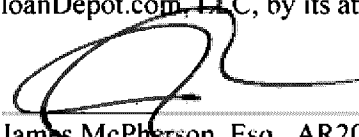
WHEREAS on November 3, 2018 Bill Luckett and Debbie Luckett, as tenants in common, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for LoanDepot.com, LLC. Said Mortgage was recorded on November 9, 2018 in MTG Book 466 at Page 886 in the real property records of Hot Spring County, Arkansas. The Mortgage was subsequently assigned to LoanDepot.com, LLC, a Delaware Limited Liability Company by virtue of an assignment dated August 22, 2022 and recorded on August 23, 2022 in MISC Book 279 at Page 870 in the real property records of Hot Spring

County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: loandepot.com, LLC, 25500 Commercentre Drive, Suite 100, Lake Forest, CA 92630-8862 at Telephone No. 949-470-6569 ; 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 May 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 21st day of December, 2022.
loanDepot.com, LLC, by its attorney-in-fact, Albertelli Law



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Little Rock, AR 72202
501-406-0855
A LAW No. 22-011019



ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 21st day of December, 2022, before me, the undersigned officer, personally appeared James McPherson, 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: 4-27-26