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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 22-013266

**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 15, 2023 at or about 10:00AM, 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 DAY 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:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF HOT SPRING STATE OF ARKANSAS.

PART OF THE SW 1/4 OF SE 1/4, SECTION 9, TOWNSHIP 5 SOUTH RANGE 20 WEST, DESCRIBED AS FOLLOWS: BEGIN AT THE SOUTHWEST CORNER OF SAID QUARTER QUARTER SECTION; THENCE NORTH ON THE QUARTER QUARTER LINE 2087.5 FEET; THENCE EAST PARALLEL WITH THE SOUTH LINE OF SAID QUARTER QUARTER FOR 2087.5 FEET; THENCE SOUTH 2087.5 FEET; THENCE WEST 2087.5 FEET TO THE POINT OF BEGINNING, INTENDING TO CONVEY THE SOUTHWEST TEN (10) ACRES, OF SAID LAND

Street Address: 1124 Thomas Lp Bismarck AR 71929

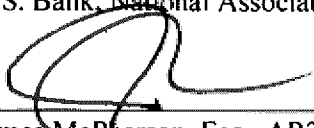
WHEREAS on May 30, 2006 Frank R Baker and Ruthell Stinette Baker, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for FMF Capital LLC. Said Mortgage was recorded on July 27, 2006 in Book 333 at Page 687 in the real property records of Hot

Spring County, Arkansas. The Mortgage was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated February 11, 2021 and recorded on February 12, 2021 in MISC Book 0271 at Page 0508 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: U.S. Bank National Association 4801 Frederica Street Owensboro KY 42301 at Telephone No. 800-365-7772; and

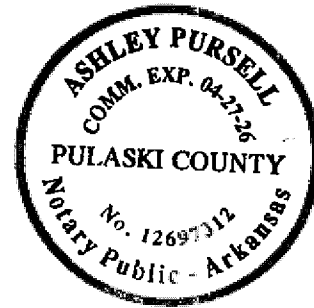
WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

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 October 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 30th day of December, 2022.
U.S. Bank, National Association, by its attorney-in-fact, Albertelli Law



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Little Rock, AR 72202
501-406-0855
A LAW No. 22-013266



ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 30th 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