R2024-01016

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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 September 19, 2024 at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the Howard County Courthouse, 421 N. Main St., Nashville, AR 71852 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 Howard County, Arkansas more particularly described as follows:

A TRACT OF LAND BEING LOTS 9 AND 10 AS RECORDED IN BOOK R2020-02400 AND LOTS 11 AND 12 AS RECORDED IN BOOK R2020-02399, BOTH IN BLOCK 25 AND ALSO LOT 1 IN BLOCK 28 AS RECORDED IN BOOK R2021-00366, ALL IN THE ORIGINAL TOWN OF DIERKS, HOWARD COUNTY, ARKANSAS.

Street Address: 202 West First St Dierks AR 71833

WHEREAS on January 25, 2022 Jack R. Ryan, single man, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Bank of England. Said Mortgage was recorded on January 25, 2022 as Instrument No. R2022-00147 in the real property records of Howard County, Arkansas. Said Mortgage was subsequently assigned to Wells Fargo Bank, N.A. by virtue of an assignment dated April 12, 2024 and recorded on April 12, 2024 as Instrument No. R2024-00523 in the real property records of Howard County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Wells Fargo Bank, N.A. 3476 Stateview Blvd Fort Mill SC 297.15 at Telephone No. 414-214-4347; 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.

WITNESS my hand this 9th day of July 2024. Wells Fargo Home Mortgage, by its attorney-in-fact,

Albertelli Law

Nevin Rogers, 2012031

1 Information Way

Suite 201

Little Rock, AR 72202

501-406-0855

A LAW No. 24-012270

ACKNOWLEDGEMENT

STATE OF ARKANSAS COUNTY OF PULASKI

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On this 9th day of July, 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.

WWW. Wallenminn

My Commission Expires: 4/14/2033