CERTIFICATE OF RECORD
INSTRUMENT # 2025-00793
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LONOKE COUNTY, ARKANSAS
DEBORAH OGLESBY, CIRCUIT CLERK
BY: TAMMY GOLD PAGES: 2
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Prepared by: ALBERTELLI LAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 25-000651

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 April 3, 2025, at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Lonoke County Courthouse, 301 North Center St., Lonoke, AR 72086 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 Lonoke County, Arkansas more particularly described as follows:

LOT 246 MAGNESS CREEK SUBDIVISION IN THE CITY OF CABOT, LONOKE COUNTY, ARKANSAS.

Street Address: 13 Lakeview Ln Cabot AR 72023

WHEREAS on July 16, 2021, Oryn J. Swaso, an unmarried person, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Home Federal Bank said Mortgage was recorded on July 20, 2021, as instrument number 2021-09445 in the real property records of Lonoke County, Arkansas. Mortgage was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated July 18, 2022, and recorded on August 1, 2022, as instrument number 2022-09076 in the real property records of Lonoke 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, 2023, 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 25	day of January	_, 2025. U.S. Bank, National Association, by i	its
attorney-in-fact, Albertelli L		_	
de De	9		
Kevin Rogers, 2012031	0		

Little Rock, AR 72202 501-406-0855

Suite 201

A LAW No. 25-000651

## ACKNOWLEDGEMENT

STATE OF ARKANSAS	§
COUNTY OF PULASKI	§
On this As _day ofday of	,2025, before me, the undersigned officer, , known to me to be the person who subscribed to the within secuted the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

PUBLIC - ARKANIN

My Commission Expires: