## 2024R-02999

POINSETT COUNTY, AR
I CERTIFY THIS INSTRUMENT WAS FILED
10/01/2024 01:18 PM
MISTY RUSSELL, CIRCUIT CLERK
BY: ERICA GALLAWAY

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Prepared by: ALBERTELLI LAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 24-032381

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 December 12, 2024 at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Poinsett County Courthouse, 401 Market Street, Harrisburg, AR 72432 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 Poinsett County, Arkansas more particularly described as follows:

ALL THE FOLLOWING DESCRIBED LANDS IN POINSETT COUNTY, ARKANSAS, TO WIT:

PART OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 30, TOWNSHIP 11 NORTH, RANGE 4 EAST, DESCRIBED AS FOLLOWS: COMMENCE AT THE NORTHWEST CORNER OF SAID SOUTHWEST QUARTER; THENCE NORTH 89 DEGREES EAST ALONG THE QUARTER SECTION LINE 314 FEET TO THE POINT OF BEGINNING PROPER; THENCE SOUTH 0 DEGREES 15 MINUTES EAST 130.2 FEET TO THE NORTH SIDE OF A STREET; THENCE NORTH 88 DEGREES 50 MINUTES EAST ALONG NORTH SIDE OF STREET 50 FEET; THENCE NORTH 0 DEGREES 32 MINUTES WEST 129.8 FEET TO THE QUARTER SECTION LINE; THENCE SOUTH 89 DEGREES WEST 50 FEET TO THE POINT OF BEGINNING PROPER.

Street Address: 506 Florida St Harrisburg AR 72432

WHEREAS on July 15, 2022 Travis Lane Smith and Brianna L. Smith, husband and wife, executed a Mortgage in favor of Regions Bank d/b/a Regions Mortgage. Said Mortgage was recorded on July 19, 2022 as Instrument No. 2022R-02340 in the real property records of Poinsett County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Regions at 1900 5th Avenue North, Birmingham, AL 35203Telephone No.; 1 (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 March 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 1st day of October, 2024. Regions Bank, by its attorney-in-fact, Albertelli Law

Kevin Rogers, 2012031

LInformation Way

Suite 201

Little Rock, AR 72202

501-406-0855

A LAW No. 24-032381

**ACKNOWLEDGEMENT** 

STATE OF ARKANSAS COUNTY OF PULASKI

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On this 1st day of October, 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.

WHENER WAS AND WAS AND

PLANTED

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

My Commission Expires: 4/14/2033

Notary Public