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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 23-013019

**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 May 29, 2024 at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Polk County Courthouse, 507 Church Ave, Mena, AR 71953 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 Polk County, Arkansas more particularly described as follows:

A PART OF THE SOUTHEAST QUARTER (SE1/4) OF THE SOUTHWEST QUARTER (SW1/4) OF SECTION TWENTY-SEVEN (27), TOWNSHIP TWO (2) SOUTH, RANGE THIRTY-ONE (31) WEST, LYING SOUTH OF ROAD DESCRIBED AS FOLLOWS:  
BEGINNING AT THE SOUTHEAST CORNER OF SAID SE1/4 SW 1/4; THENCE NORTH 536 FEET; THENCE NORTH 89 DEGREES WEST 716 FEET; THENCE SOUTH 566.5 FEET; THENCE EAST 704 FEET TO THE PLACE OF BEGINNING AND CONTAINING 8.81 ACRES, MORE OR LESS, IN POLK COUNTY, ARKANSAS. SUBJECT TO ANY PUBLIC UTILITY OR ROAD RIGHT OF WAY EASEMENT THAT MAY NOW EXIST.  
Street Address: 250 Polk Rd 42 Mena AR 71953

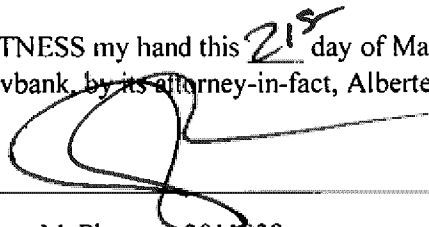
WHEREAS on September 25, 2020 Joseph T. Duckering and Carolyn M. Duckering, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for New Day Financial, LLC. Said Mortgage was recorded on November 12, 2020 in Book 2020, Page 10525 in the real property records of Polk County, Arkansas. Mortgage was subsequently assigned to Allied First Bank,

Sb DbA Servbank by virtue of an assignment dated October 24, 2023 and recorded on October 25, 2023 as Instrument No. 2023R-3605 in the real property records of Polk County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Servbank, SB f/k/a Allied First Bank, SB dba Servbank 500 South Broad Street, Suite #100A Meriden CT 06450 at Telephone No. 866-867-0330; 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, 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 21<sup>st</sup> day of March, 2024. Servbank, SB f/k/a Allied First Bank, SB dba Servbank, by its attorney-in-fact, Albertelli Law



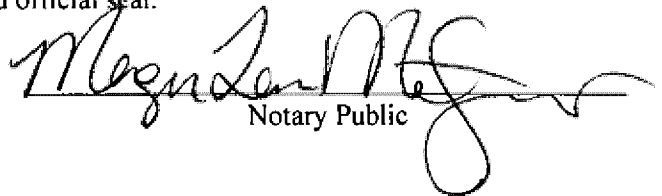
James McPherson, 2011038  
1 Information Way  
Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 23-013019

ACKNOWLEDGEMENT

STATE OF ARKANSAS           §  
COUNTY OF PULASKI       §

On this 21 day of March, 2024, 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: 4/14/2033