2023-021611

I certify this instrument was filed on: 12/08/2023 02:06:47 PM Myka Bono Sample Saline County Circuit Clerk

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Prepared by: ALBERTELLI LAW I INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 17-026033

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 February 13, 2024 at or about 12:00PM, the subject real property described herein below will be sold at the main entrance of the Saline County Courthouse, 200 N. Main St., Benton, AR 72015 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 Deed of Trust is located in Saline County, Arkansas more particularly described as follows:

LOT 134, CARRINGTON PLACE SUBDIVISION, PHASE VI, AN ADDITION TO THE CITY OF SHANNON HILLS, SALINE COUNTY, ARKANSAS.

Street Address: 13912 Carrington Cv, Alexander, AR 72002

WHEREAS on July 1, 2011, Milton Winfrey and Tonie M. Winfrey, husband and wife, executed a Deed of Trust in favor of Delbert Mickel, as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Regions Bank d/b/a Regions Mortgage. Said Deed of Trust was recorded on July 25, 2011 as instrument number 11 051022 in the real property records of Saline County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated July 1, 2011 and recorded on July 25, 2011 as instrument number 11 051034 in the real property records of Saline County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank, N.A. by virtue of an assignment dated August 25, 2011 and recorded on October 7, 2011 as instrument number 11 072242

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in the real property records of Saline County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated November 20, 2014 and recorded on December 1, 2014 as instrument number 14 088046 in the real property records of Saline County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated June 27, 2017 and recorded on July 10, 2017 as instrument number 2017-012421 in the real property records of Saline County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: U.S. BANK NATIONAL ASSOCIATION 2800 Tamarack Road 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 substitute trustee and is acting on and with the consent and authority of the lender who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every Deed of Trust 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 July 1, 2018, and each subsequent payment to date are now due and the same is now therefore wholly 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.

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WITNESS my hand this May of December, 2023

Albertelli Law

Kevin Rogers, 2012031

1 Information Way

Suite 201

Little Rock, AR 72202

501-406-0855

A LAW No. 17-026033

ACKNOWLEDGEMENT

STATE OF ARKANSAS COUNTY OF PULASKI § §

On this _____day of <u>December</u>, 2023, before me, the undersigned officer,

personally appeared WHAN ROLLS. 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 Publi

My Commission Expires: U

