

**2025-002954**

I certify this instrument  
was filed on:

**02/24/2025 02:31:29 PM**

**Myka Bono Sample  
Saline County Circuit Clerk**

Pages: 3

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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 25-002126

**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 28, 2025 at or about 1:00PM , 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:

THAT PART OF THE SW1/4 OF THE SW1/4 OF SECTION 12, TOWNSHIP 2 SOUTH, RANGE 15 WEST, SALINE COUNTY, ARKANSAS, MORE FULLY DESCRIBED AS FOLLOWS: COMMENCING AT A RAIL ROAD SPIKE ACCEPTED AS THE NORTHWEST CORNER OF SAID SW1/4 SW1/4 AND RUN THENCE NORTH 88 DEG. 26 MIN. 56 SEC. EAST ALONG THE NORTH LINE OF SAID SW 1/4 SW 1/4 A DISTANCE OF 318.00 FEET; THENCE SOUTH 17 DEG. 18 MIN. 00 SEC. EAST ALONG THE EAST LINE OF ALGOOD STREET A DISTANCE OF 453.63 FEET TO A 1" IRON PIPE AT THE SOUTHWEST CORNER OF PROPERTY DESCRIBED IN SALINE COUNTY ARKANSAS DEED RECORD BOOK 176 AT PAGE 63, SAID POINT BEING THE POINT OF BEGINNING OF PROPERTY HEREIN DESCRIBED; THENCE SOUTH 88 DEG. 31 MIN. 51 SEC. EAST A DISTANCE OF 129.16 FEET TO AN EXISTING FENCE CORNER; THENCE SOUTH 88 DEG. 36 MIN. 50 SEC. EAST ALONG AN EXISTING FENCE LINE A DISTANCE OF 42.13 FEET TO AN

EXISTING FENCE CORNER; THENCE SOUTH 15 DEG. 10 MIN. 36 SEC. EAST ALONG AN EXISTING FENCE LINE A DISTANCE OF 102.47 FEET TO AN EXISTING FENCE CORNER; THENCE SOUTH 72 DEG. 34 MIN. 11 SEC. WEST ALONG AN EXISTING FENCE LINE A DISTANCE OF 158.44 FEET TO A POINT ON THE EAST RIGHT OF WAY LINE OF ALGOOD STREET; THENCE NORTH 17 DEG. 17 MIN. 10 SEC. WEST ALONG THE EAST LINE OF SAID ALGOOD STREET A DISTANCE OF 157.82 FEET TO THE POINT OF BEGINNING.

Street Address: 420 Algood St Benton AR 72015

WHEREAS on June 15, 2009, W. Brain Gist, unmarried person, 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 June 17, 2009 as Instrument No. 09-055326 in the real property records of Saline County, Arkansas. The Deed of Trust was subsequently assigned to Regions Bank d/b/a Regions Mortgage by virtue of an assignment dated September 27, 2023 and recorded on September 27, 2023 as Instrument No. 2023-017123 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: Regions Bank, 1900 5th Avenue North, Birmingham AL 35203, at Telephone No. ; (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 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 August 1, 2024, 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 24 day of February, 2025.

K. Doy

Albertelli Law  
Kevin Rogers, 2012031  
1 Information Way  
Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 25-002126

ACKNOWLEDGEMENT

STATE OF ARKANSAS §  
COUNTY OF PULASKI §

On this 24 day of February, 2025, 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.

Magen Leann Montgomery  
Notary Public

My Commission Expires: 4/14/2033

