2025-002809

I certify this instrument was filed on: 02/24/2025 08:00:28 AM Myka Bono Sample Saline County Circuit Clerk

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Prepared by: ALBERTELLI LAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 25-002070

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 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 Mortgage is located in Saline County, Arkansas more particularly described as follows:

LOT 281 OF HERITAGE FARM SUBDIVISION, PHASE 7, A SUBDIVISION OF THE CITY OF BENTON, SALINE COUNTY, ARKANSAS. LESS AND EXCEPT PUBLIC ROADS AND RIGHTS OF WAY.

Street Address: 3494 Bay Meadow Drive Benton AR 72015

WHEREAS on March 3, 2009 April Chronister, a married woman and Chad Chronister, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for The Mortgage Bank of Arkansas, an Arkansas Corporation. Said Mortgage was recorded on March 16, 2009 in Book 09, Page 21797 in the real property records of Saline County, Arkansas. Said Mortgage was subsequently assigned to Wells Fargo Bank, NA by virtue of an assignment dated April 10, 2014 and recorded on April 16, 2014 in Book 2014, Page 25569 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: Wells Fargo Bank, N.A. 11625 N Community House Rd Charlotte NC 28277 at Telephone No. 414-214-4347; 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, 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 A day of February, 2025. Wells Fargo Bank, N.A., by its attorney-in-fact, Albertelli Law

Kevin Rogers, 2012031

1 Information Way

Suite 201

Little Rock, AR 72202

501-406-0855

A LAW No. 25-002070

ACKNOWLEDGEMENT

STATE OF ARKANSAS COUNTY OF PULASKI § §

On this A / 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.

My Commission Expires: U/I4/2033

Notary Public

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