

2023R003681

STATE OF ARKANSAS  
COUNTY OF ST. FRANCIS  
FILED FOR RECORD ON:  
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ALAN T. SMITH, CIRCUIT CLERK  
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Prepared by:  
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SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 23-012105

**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 January 11, 2024 at or about 12:00PM, the subject real property described herein below will be sold at of the St. Francis County Courthouse, 313 South IZARD, Forrest City, AR 72335 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 St. Francis County, Arkansas more particularly described as follows:

THE SOUTH 12 FEET OF LOT TWO (2) AND LOTS THREE (3) AND SEVENTEEN (17) IN BLOCK SEVENTY-NINE (79) OF THE CITY OF FORREST CITY, ARKANSAS, ACCORDING TO THE G. W. CHRISTIAN SUBDIVISION AND RE ADJUSTMENT OF LOTS ONE (1) TO SEVEN (7), INCLUSIVE, IN BLOCK SEVENTY-NINE (79), AS RECORDED IN CITY PLAT BOOK AT PAGE 26 OF THE RECORDS OF ST. FRANCIS COUNTY, ARKANSAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE WEST EDGE OF THE SIDEWALK ON THE WEST SIDE OF NORTH DIVISION STREET IN THE CITY OF FORREST CITY, SAID POINT BEING 510.3 FEET NORTH FROM THE CENTER OF SECTION 28 IN T5N, R3E, AS ESTABLISHED BY W. F. NEWSOM IN 1946, SAID POINT BEING ALSO 465.3 FEET NORTH OF THE CENTERLINE OF BUFORD STREET; THENCE NORTH (70 FEET-REC.) 71.0 FEET-MEAS, TO A POINT; THENCE S 89 DEGREES 14' W 246.5 FEET TO A

POINT; THENCE N 0 DEGREES 38' W 164.3 FEET TO A POINT ON THE SOUTH LINE OF FLETCHER ADDITION; THENCE S 89 DEGREES 57' W 190 FEET TO A POINT ON THE EAST LINE OF VACCARO'S FIRST ADDITION, SAID POINT BEING IN SPRING CREEK; THENCE S 0 DEGREES 38' E ALONG THE EAST LINE OF VACCARO'S FIRST ADDITION, 232 FEET TO A POINT; THENCE N 89 DEGREES 56' E 436.5 FEET TO THE POINT OF BEGINNING.

Street Address: 913 N Division St Forrest City AR 72335

WHEREAS on January 14, 2000, Vyre Smith and M.C. Junior Smith, wife and husband, executed a Deed of Trust in favor of James C. East, as trustee for Pulaski Mortgage Company. Said Deed of Trust was recorded on January 18, 2000 in Book 632, Page 729 in the real property records of St. Francis County, Arkansas. The Deed of Trust was subsequently assigned to The Leader Mortgage Company by virtue of an assignment dated January 14, 2000 and recorded on February 1, 2000 in Book 633, Page 466 in the real property records of St. Francis 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 April 1, 2023, 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 1st day of November, 2023



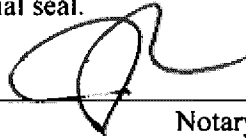
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501-406-0855  
A LAW No. 23-012105

ACKNOWLEDGEMENT

STATE OF ARKANSAS           §  
COUNTY OF PULASKI       §

On this 1st day of November, 2023, 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.

  
\_\_\_\_\_  
Notary Public

My Commission Expires: 10-6-27

