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Prepared by: ALBERTELLI LAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 24-029575

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 January 27, 2025 at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Union County Courthouse, 101 N. Washington, El Dorado, AR 71730 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 Union County, Arkansas more particularly described as follows:

LOT 2, LESS AND EXCEPT THE SOUTH 1.1 FEET THEREOF AND THE SOUTH 21.5 FEET OF LOT 3, ROGERS SUBDIVISION TO THE CITY OF EL DORADO, UNION COUNTY, ARKANSAS, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 3, PAGE 19.

Street Address: 815 Crawford St El Dorado AR 71730

WHEREAS on June 23, 2017 David A. Fisher and Laura V. Fisher, husband and wife, executed a Mortgage in favor of Regions Bank d/b/a Regions Mortgage. Said Mortgage was recorded on June 26, 2017 as Instrument No. 2017R004384 in the real property records of Union County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Regions, 1900 5<sup>th</sup> 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 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 February 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 18th day of November, 2024. Regions Bank, by its attorney-in-fact, Albertelli Law

Kevin Kogers, 2012031

1 Information Way

Suite 201

Little Rock, AR 72202

501-406-0855

A LAW No. 24-029575

## ACKNOWLEDGEMENT

STATE OF ARKANSAS COUNTY OF PULASKI ş 8

On this 18<sup>th</sup> day of November, 2024, 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: 4/14