L202402353

WHITE CO. AR FEE \$160.00
PRESENTED & RECORDED
03/01/2024 09:26:10
SARA BROWN-CARLTON
CIRCUIT CLERK
BY: BRIDGITTE BENNETT
DEPUTY

BK: MISC 2024 PG: 1792 - 1793

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Prepared by: ALBERTELLI LAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 24-004678

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 May 3, 2024 at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the White County Courthouse, 300 N. Spruce, Searcy, AR 72143 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 White County, Arkansas more particularly described as follows:

ALL THE FOLLOWING DESCRIBED LANDS LYING IN WHITE COUNTY, ARKANSAS:

LOT THIRTEEN (13) BLOCK SIX (6) OF WESTERN HILLS SUBDIVISION TO THE CITY OF SEARCY, ARKANSAS.

Street Address: 211 Navajo Drive Searcy AR 72143

WHEREAS on January 31, 2011 Jason Eugene Kirker and Amanda K Kirker, executed a Mortgage in favor of Regions Bank d/b/a Regions Mortgage said Mortgage was recorded on February 2, 2011 in Book 2011, Page 02648 in the real property records of White County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Regions Bank DBA Regions Mortgage 1900 5th Avenue North, Birmingham, AL 35203 at Telephone No. 1-800-748-9498; 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 September 1, 2023, 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 <u>A</u> day of February, 2024. Regions Bank, 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. 24-004678

ACKNOWLEDGEMENT

STATE OF ARKANSAS COUNTY OF PULASKI § §

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

COMM. EXP. OF THE STREET OF TH

My Commission Expires: 4/14/ 2033