L202414948
WHITE CO. AR FEE \$160.00
PRESENTED & RECORDED
12/13/2024 09:01:49
SARA BROWN-CARLTON
CIRCUIT CLERK
BY: DENISE MORRIS
DEPUTY

BK: MISC 2024 PG: 11019 - 11020

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Prepared by: ALBERTELLI LAW I INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 24-037220

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 February 20, 2025 at or about 12:00PM, 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:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF WHITE, STATE OF ARKANSAS:

TRACT 1:

A PART OF THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER (PT SE 1/4 SE 1/4) OF SECTION 19, TOWNSHIP 8 NORTH, RANGE 7 WEST, MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO WIT: BEGINNING AT THE SOUTHWEST CORNER OF THE SAID SE 1/4 SE 1/4 AND RUN THENCE EAST 126 FEET; THENCE NORTH 346 FEET; THENCE WEST 126 FEET; THENCE SOUTH 346 FEET TO THE POINT OF BEGINNING.

TRACT 2:

THE SOUTH 500.00 FEET OF THE EAST 174.24 FEET OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER (SW 1/4 SE 1/4) OF SECTION 19, TOWNSHIP 8 NORTH, RANGE 7 WEST.

Street Address: 264 Smith Road Searcy AR 72143

WHEREAS on April 12, 2016 Cody Dewayne Ferry and Heather Ferry, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Simmons Bank. Said Mortgage was recorded on April 13, 2016 in Book MTG 2016, Page 6735 in the real property records of White County, Arkansas. Said Mortgage was subsequently assigned to U.S. Bank National

Association by virtue of an assignment dated July 12, 2018 and recorded on July 19, 2018 in Book MISC 2018, Page 10359 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: 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 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 July 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 12 day of December, 2024. U.S. Bank, National Association, by its attorneyin-fact, Albertelli Law

Keyin Rogers, 2012031

1 Information Way

Suite 201

Little Rock, AR 72202

501-406-0855

A LAW No. 24-037220

ACKNOWLEDGEMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

On this \mathcal{A} day of December, 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.

My Commission Expires: 2/12/2034

TAMARA BAKER **PULASKI COUNTY** NOTARY PUBLIC - ARKANSAS

My Commission Expires 2-12-2034

Commission No. 00000503

CERTIFICATE OF RECORD STATE OF ARKANSAS, COUNTY OF WHITE I hereby certify that this instrument was Filed and Recorded in the Official Records in **Doc Num L202414948** 09:01:49 AM 12/13/2024 SARA BROWN-CARLTON WHITE COUNTY CIRCUIT CLERK