

**L201905435**

**CERTIFICATE OF RECORD**

**FAULKNER CO. AR FEE \$180.00**

**RECORDED: 04/22/2019 10:03:45 AM**

**CRYSTAL TAYLOR**

**CIRCUIT CLERK**

**BY: LIZ BAUMGARTNER, D.C.**

**DEPUTY CLERK**

**NON JUDICIAL**

**FORECLOSURE NOTICE**

**3 Pages**

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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 19-007615

**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 June 21, 2019 at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the Faulkner County Courthouse, 801 Locust Street, Conway, AR 72034 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 Faulkner County, Arkansas more particularly described as follows:

PART OF THE SE1/4 SECTION 9, TOWNSHIP 6 NORTH, RANGE 11 WEST,  
FAULKNER COUNTY ARKANSAS, DESCRIBED AS FOLLOWS:

COMMENCING AT THE SE CORNER OF SAID SE1/4 SECTION 9; THENCE  
ALONG THE EAST LINE OF SAID SE1/4, N 00 DEGREES 12 MINUTES 29  
SECONDS W 626.77 FEET; THENCE S 89 DEGREES 44 MINUTES 29 SECONDS W  
441.71 FEET TO THE POINT OF BEGINNING; THENCE CONTINUE S 89 DEGREES  
44 MINUTES 29 SECONDS W 377.76 FEET; THENCE S 04 DEGREES 38 MINUTES  
37 SECONDS E 619.49 FEET TO A POINT ON THE CENTERLINE OF ARKANSAS  
STATE HIGHWAY #36; THENCE ALONG SAID CENTERLINE N 88 DEGREES 53  
MINUTES 45 SECONDS E 264.08 FEET TO A POINT OF CURVATURE OF A CURVE  
TO LEFT HAVING A RADIUS OF 515.34 FEET AND A CHORD BEARING AND  
DISTANCE OF N 85 DEGREES 13 MINUTES 21 SECONDS E 66.00 FEET TO THE  
POINT OF TERMINATION OF SAID CURVE; THENCE LEAVING SAID  
CENTERLINE N 00 DEGREES 12 MINUTES 24 SECONDS W 608.58 FEET TO THE

POINT OF BEGINNING; CONTAINING 5.00 ACRES MORE OR LESS; SUBJECT TO THE SOUTH 40 FEET FOR A RIGHT OF WAY FOR ARKANSAS STATE HIGHWAY #36; SUBJECT TO A 40 FOOT ROAD EASEMENT ALONG THE WEST BOUNDARY.

Street Address: 927 Highway 36, Vilonia, AR 72173

WHEREAS on September 14, 2017 LAWRENCE A. LADD and JESSICA LADD, HUSBAND AND WIFE, executed a Mortgage in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS A NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS. Said Mortgage was recorded on September 20, 2017 as instrument number 201714789 in the real property records of Faulkner County, Arkansas. The Mortgage was subsequently assigned to MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, A MISSOURI LIMITED LIABILITY COMPANY by virtue of an assignment dated February 28, 2019 and recorded on February 28, 2019 as instrument number L201902796 in the real property records of Faulkner County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company Attn: FC 425 Phillips Blvd Ewing NJ 08618 at Telephone No. 800-223-6527; and

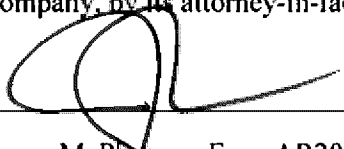
WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

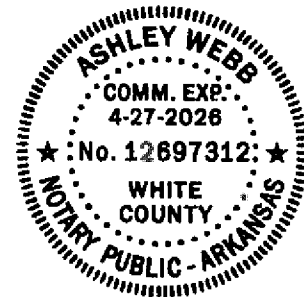
WHEREAS, the undersigned is the attorney for the mortgagee and is acting on and with the consent and authority of the mortgagee who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every mortgage of real property situated in this state that is duly acknowledged and recorded; and default has occurred in the payment of said indebtedness, 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.

**\*\*THIS SPACE INTENTIONALLY LEFT BLANK\*\***

WITNESS my hand this 19<sup>th</sup> day of April, 2019.

Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company, by its attorney-in-fact, Albertelli Law

  
James McPherson, Esq., AR2011038  
1 Information Way, Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 19-007615

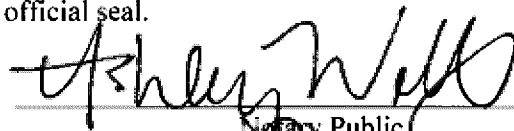


ACKNOWLEDGEMENT

STATE OF ARKANSAS                   §  
COUNTY OF PULASKI               §

On this 19<sup>th</sup> day of April, 2019, before me, the undersigned officer, personally appeared James McPherson, 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: 4-27-2026