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CERTIFICATE OF RECORD

**INSTRUMENT # 2019-04791**

FILED: 05/22/2019 11:30:20 AM

LONOKE COUNTY, ARKANSAS

DEBORAH OGLESBY, CIRCUIT CLERK

BY: CHANDRA

PAGES: 2

175.00

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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 19-004607

**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 July 22, 2019 at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the Lonoche County Courthouse, 301 North Center St., Lonoche, AR 72086 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 Lonoche County, Arkansas more particularly described as follows:

THE WEST HALF (W1/2) OF LOT 5, AND ALL OF LOT 6, AND THE EAST 5 FEET OF LOT 7, BLOCK 17, WRIGHT'S SURVEY TO THE TOWN OF LONOKE, LONOKE COUNTY, ARKANSAS.


Street Address: 409 East 4th Street, Lonoche, AR 72086

WHEREAS on March 20, 2017 KATINA WILLIAMS, AN UNMARRIED PERSON, executed a Mortgage in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR THE CARROLL MORTGAGE GROUP, INC. Said Mortgage was recorded on March 23, 2017 as instrument number 2017-02969 in the real property records of Lonoche County, Arkansas. The Mortgage was subsequently assigned to Envoy Mortgage, Ltd by virtue of an assignment dated April 8, 2019 and recorded on April 11, 2019 as instrument number 2019-03262 in the real property records of Lonoche County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Envoy Mortgage, Ltd 3637 Sentara Way Virginia Beach VA 23452 at Telephone No. 800-274-6600; 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.

WITNESS my hand this 21<sup>st</sup> day of May, 2019.  
Envoy Mortgage, Ltd, 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. 19-004607

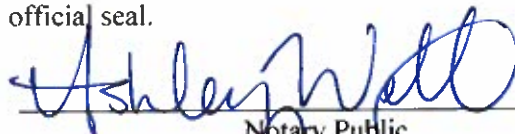
#### ACKNOWLEDGEMENT

STATE OF ARKANSAS           §  
COUNTY OF PULASKI       §

On this 21<sup>st</sup> day of May, 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