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Tami King, Circuit Clerk

BK: MISC 2019 PG: 5248-5250

WHITE CO, AR FEE \$180.00

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Prepared by: ALBERTELLI LAW I INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 19-013897

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 August 1, 2019 at or about 11:30AM, 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:

A PART OF THE EAST HALF (E1/2) SOUTHEAST QUARTER (SE1/4) OF SECTION TWENTY (20), TOWNSHIP EIGHT (8) NORTH, RANGE SEVEN (7) WEST. MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF SAID EAST HALF (E1/2) SOUTHEAST QUARTER (SE1/4), THENCE NORTH 00 DEGREES 35 MINUTES 10 SECONDS WEST ALONG THE WEST LINE OF SAID EAST HALF (E1/2) SOUTHEAST QUARTER (SE1/4), 541.23 FEET FOR THE POINT OF BEGINNING. THENCE CONTINUING NORTH 00 DEGREES 35 MINUTES 10 SECONDS WEST ALONG SAID WEST LINE 166.54 FEET; THENCE NORTH 73 DEGREES 15 MINUTES 37 SECONDS EAST 178.03 FEET TO THE WESTERLY RIGHT OF WAY OF ARKANSAS STATE HIGHWAY # 16, THENCE SOUTH 17 DEGREES 58 MINUTES 07 SECONDS EAST (CHORD BEARING AND DISTANCE) ALONG SAID RIGHT OF WAY 226.34 FEET; THENCE SOUTH 89 DEGREES 24 MINUTES 04 SECONDS WEST 238.60 FEET TO THE POINT OF BEGINNING. SUBJECT TO ALL EXISTING EASEMENTS AND RIGHT OF WAYS FOR ROADS AND OTHER PURPOSES.

A PART OF THE EAST HALF (E1/2) OF THE SOUTHEAST QUARTER (SE1/4) OF SECTION TWENTY (20), TOWNSHIP EIGHT (8) NORTH, RANGE SEVEN (7) WEST LYING WEST OF THE RIGHT OF WAY OF ARKANSAS STATE HIGHWAY # 16, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF SAID EAST HALF (E1/2) OF SOUTHEAST QUARTER (SE1/4), THENCE NORTH 00 DEGREES 35 MINUTES 10 SECONDS WEST ALONG THE WEST LINE OF SAID EAST HALF (E1/2) OF SOUTHEAST QUARTER (SE1/4) FOR 509.23 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING NORTH 00 DEGREES 35 MINUTES 10 SECONDS WEST ALONG SAID WEST LINE FOR 32.0 FEET; THENCE NORTH 89 DEGREES 24 MINUTES 04 SECONDS EAST FOR 238.6 FEET TO A POINT ON THE WEST RIGHT OF WAY LINE OF ARKANSAS STATE HIGHWAY # 16; THENCE RUN IN A SOUTHWESTERLY DIRECTION BACK TO THE WEST LINE OF SAID EAST HALF (E1/2) OF SOUTHEAST QUARTER (SE1/4) AT THE POINT OF BEGINNING; AND BEING SUBJECT TO ALL EXISTING EASEMENTS AND RIGHT OF WAYS.

LESS AND EXCEPT: ALL OIL, GAS AND MINERAL RIGHTS RETAINED BY PRIOR OWNERS.

Street Address: 2407 Highway 16 Searcy AR 72143

WHEREAS on October 6, 2017 BRET CAGLE, MARRIED PERSON, executed a Mortgage in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR CENTENNIAL BANK. Said Mortgage was recorded on October 6, 2017 in Book MTG 2017 at Page 19649 in the real property records of White County, Arkansas. The Mortgage was subsequently assigned to AMERIHOME MORTGAGE COMPANY, LLC by virtue of an assignment dated August 21, 2018 and recorded on August 27, 2018 as instrument number MISC Book 2018 at Page 12827 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: Amerihome Mortgage Company, LLC 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.

| WITNESS my hand this day of |
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| ACKNOWLEDGEMENT |
| STATE OF ARKANSAS COUNTY OF PULASKI On this day of day of county of 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. |
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| My Commission Expires: COMM. EXP. 4-27-2026 No. 12697312: * WHITE COUNTY WHITE COUNTY PUBLIC - ARABITATION ARABITATION PUBLIC - ARABITATION NOTATY Public NOTATY Public |