



8 0 4 7 4 4 5  
Tx:4028541

**CERTIFICATE OF RECORD**  
**INSTRUMENT # 2019-05118**  
FILED: 05/31/2019 11:41:05 AM  
LONOKE COUNTY, ARKANSAS  
DEBORAH OGLESBY, CIRCUIT CLERK  
BY: HAYLEE PAGES: 2  
175.00

(this space left for blank for recording)

Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 19-014024

**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 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Lonoke County Courthouse, 301 North Center St., Lonoke, 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 Lonoke County, Arkansas more particularly described as follows:

LOT 7, SYDNEY BROOKE ADDITION TO THE CITY OF WARD, LONOKE  
COUNTY ARKANSAS.

Street Address: 131 Sydney Brooke Ward AR 72176

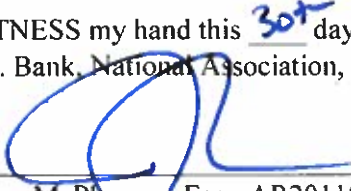
WHEREAS on August 21, 2008 Whitney Ramsey, a single person, executed a Mortgage in favor of Bank of the Ozarks. Said Mortgage was recorded on September 4, 2019 as instrument number 200810391 in the real property records of Lonoke County, Arkansas. The Mortgage was subsequently assigned to U.S. Bank N.A. by virtue of an assignment dated August 21, 2008 and recorded on September 22, 2008 as instrument number 200811149 in the real property records of Lonoke County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association 4801 Frederica Street 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, 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 30<sup>th</sup> day of May, 2019.

U.S. Bank, National Association, 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. 19-014024

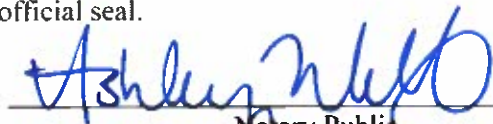


#### ACKNOWLEDGEMENT

STATE OF ARKANSAS §  
COUNTY OF PULASKI §

On this 30<sup>th</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