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CERTIFICATE OF RECORD

INSTRUMENT # 2019-06643

FILED: 07/10/2019 10:51:26 AM

LONOKE COUNTY, ARKANSAS

DEBORAH OGLESBY, CIRCUIT CLERK

BY: HAYLEE

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 19-016391

**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 September 19, 2019 at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Lono County Courthouse, 301 North Center St., Lono, 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 Lono County, Arkansas more particularly described as follows:

LOT 105, KROOKED KREEK, PHASE II, LONOKE COUNTY, ARKANSAS.

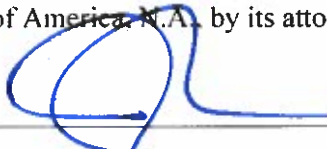
Street Address: 80 Krooked Kreek Circle Cabot AR 72023

WHEREAS on April 9, 2010 Daniel Sipes and Kayleigh Sipes, his wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems Inc. as nominee for NBA Mortgage Group. Said Mortgage was recorded on April 19, 2010 as document number 201003872 in the real property records of Lono County, Arkansas. The Mortgage was subsequently assigned to Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP by virtue of an assignment dated April 25, 2012 and recorded on May 4, 2012 as document number 201204857 in the real property records of Lono County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: BANK OF AMERICA, N.A. 5600 Granite Pkwy Bldg VII Plano TX 75024 at Telephone No. 1-877-744-7691; 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 9th day of July, 2019.
Bank of America, N.A., by its attorney-in-fact, Albertelli Law

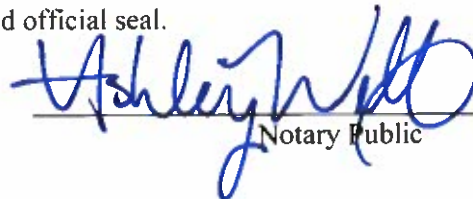

James McPherson, Esq., AR2011038
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Little Rock, AR 72202
501-406-0855
A LAW No. 19-016391

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 9th day of July, 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

