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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 19-017170

**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 October 2, 2019 at or about 12:00 P.M. the subject real property described herein below will be sold at the Main Entrance of the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901 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 DAY OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

WHEREAS, the property secured under the Mortgage is located in Garland County, Arkansas more particularly described as follows:

THE FOLLOWING LAND LYING IN THE COUNTY OF GARLAND AND STATE OF ARKANSAS, TO WIT:

A PART OF LOTS 11, 12 AND 13 OF CARTER'S SUBDIVISION, HOT SPRINGS, ARKANSAS, DESCRIBED AS FOLLOWS: BEGIN AT THE SOUTHEAST CORNER OF SAID LOT 13; THENCE WEST ALONG THE SOUTH LINE OF LOT 13, 114.5 FEET; THENCE NORTHERLY ACROSS LOTS 13, 12 AND 11 IN FENCE; THENCE EAST ALONG SAID FENCE 121.5 FEET TO A POINT 24.3 FEET NORTH OF THE SOUTH EAST CORNER OF SAID LOT 11; THENCE SOUTH ALONG THE EAST LINE OF LOTS 11, 12 AND 13, 113.0 FEET TO THE POINT OF BEGINNING." (ACCORDING TO SURVEY BY C.T. HOLLINGSWORTH, REGISTERED LAND SURVEYOR, DATED OCTOBER 16, 1985.)

Street Address: 310 Keuka St. Hot Springs, AR 71901

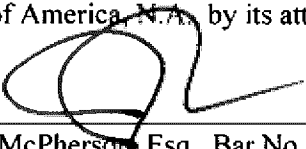
WHEREAS on January 5, 2009 Joseph W. Rios, AKA Joseph Rios and Sherrie Rios, AKA Sherrie D. Rios, husband and wife, executed a Mortgage in favor of Bank of America, N.A. Said Mortgage was recorded on

January 23, 2009 in Book 3026 at Page 764 in the real property records of Garland County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Bank of America, N.A. 7105 Corporate Dr, Plano, TX 75240 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 25th day of July, 2019.
Bank of America, N.A. by its attorney-in-fact, Albertelli Law

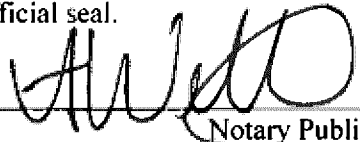

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501-406-0855
A LAW No. 19-017170

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 25th 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

