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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 19-019087

**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 16, 2019 at or about 2:00PM, the subject real property described herein below will be sold at the Main Entrance of the Grant County Courthouse, 101 W. Center, Sheridan, AR 72150 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 Grant County, Arkansas more particularly described as follows:

PART OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 2, TOWNSHIP 5 SOUTH, RANGE 13 WEST, GRANT COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF SAID NORTHWEST QUARTER NORTHEAST QUARTER, THENCE NORTH 87 DEGREES 34 MINUTES 21 SECONDS WEST ALONG THE NORTH LINE THEREOF FOR 171.85 FEET; THENCE SOUTH 8 DEGREES 58 MINUTES 58 SECONDS WEST FOR 551.44 FEET; THENCE SOUTH 36 DEGREES 51 MINUTES 45 SECONDS WEST FOR 74.36 FEET; THENCE NORTH 64 DEGREES 00 MINUTES 00 SECONDS WEST FOR 212.52 FEET TO AN AXLE AT A FENCE CORNER; THENCE SOUTH 5 DEGREES 45 MINUTES 52 SECONDS WEST ALONG SAID FENCE FOR 187.36 FEET TO AN AXLE AT A FENCE CORNER; THENCE NORTH 83 DEGREES 23 MINUTES 30 SECONDS EAST FOR 488.69 FEET; THENCE NORTH 2 DEGREES 25 MINUTES 11 SECONDS EAST FOR 634.47 FEET TO THE POINT OF BEGINNING, CONTAINING 3.81 ACRES, MORE OR LESS.

Street Address: 821 Grant 82 Sheridan AR 72150

WHEREAS on June 9, 2016 JEFFREY G. GALLOWAY and TINA D. GALLOWAY, HUSBAND AND WIFE, executed a Mortgage in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR MORTGAGE RESEARCH CENTER LLC DBA VETERANS UNITED HOME LOANS. Said Mortgage was recorded on June 23, 2016 in Book 340 at Page 476 in the real property records of Grant County, Arkansas. The Mortgage was subsequently assigned to MORTGAGE RESEARCH CENTER LLC DBA VETERANS UNITED HOME LOANS by virtue of an assignment date December 28, 2016 and recorded January 3, 2017 in Book 346 at Page 520 in the real property records of Grant County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company 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.

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WITNESS my hand this 14th day of August, 2019.
MORTGAGE RESEARCH CENTER LLC DBA VETERANS UNITED HOME LOANS, by its
attorney-in-fact, Albertelli Law



James McPherson, Esq., 2011038
1 Information Way, Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 19-019087


ACKNOWLEDGEMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

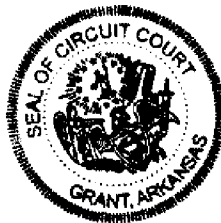
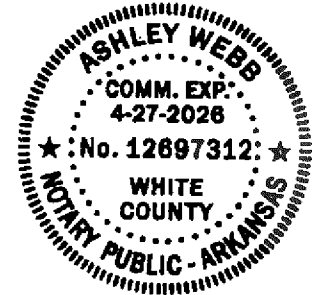
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On this 14th day of August, 2019, before me, the undersigned officer,
personally appeared James McPherson, known to me to be the person who subscribed to the within
instrument and acknowledged that he executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.


Notary Public

My Commission Expires: 4-27-2026



I certify that this instrument was
filed on 08/14/2019 12:33 PM
and recorded in
DEED Book 296
Page 492 - 494
GERAL D. HARRISON JR.
Circuit Clerk - GRANT County, AR