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Prepared by:  
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LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 19-020429

**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 November 12, 2019 at or about 1:00PM, the subject real property described herein below will be sold at of the Clark County Courthouse, 401 Clay Street #2, Arkadelphia, AR 71923 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 Deed of Trust is located in Clark County, Arkansas more particularly described as follows:

**LOT 115, SECTION 4, PHASE I, OF NORTH PARK ADDITION TO THE CITY OF  
ARKADELPHIA, ARKANSAS.**


Street Address: 303 Forrest Park Drive Arkadelphia AR 71923

WHEREAS on August 17, 2012, Rebekkah Hughley, executed a Deed of Trust in favor of Ross M. Whipple, as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Summit Bank. Said Deed of Trust was recorded on August 21, 2012 as instrument number L20121904 in the real property records of Clark County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated January 13, 2017 and recorded on January 23, 2017 as instrument number 2017R-00251 in the real property records of Clark 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 substitute trustee and is acting on and with the consent and authority of the lender who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every Deed of Trust 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 5<sup>th</sup> day of September, 2019

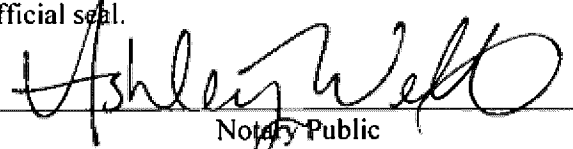
  
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1 Information Way, Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 19-020429

ACKNOWLEDGEMENT

STATE OF ARKANSAS                   §  
COUNTY OF PULASKI               §

On this 5<sup>th</sup> day of September, 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.

  
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Notary Public

My Commission Expires: 4-27-2026

