FILED FOR RECORD AT <u>//:00,</u> O'CLOCK_A_M

LAFAYETTE WOODS, SR., CIRCUIT CLERK JEFFERSON COUNTY, ARKANSAS

3500

(this space left for blank for recording)

Prepared by: ALBERTELLI LAW I INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 19-015127

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 27, 2019 at or about 1:00 PM, the subject real property described herein below will be sold at Main Entrance of the Jefferson County Courthouse, 101 W. Barraque St., Pine Bluff, AR 71601 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 Jefferson County, Arkansas more particularly described as follows:

LOT FORTY-THREE (43) OF ROSSWOOD COLONY: SAME BEING LOCATED IN THE NORTH HALF (N 1/2) OF THE NORTHEAST QUARTER (NE 1/4) OF SECTION 4, TOWNSHIP 7 SOUTH, RANGE 9 WEST OF THE 5TH P.M.

Street Address: 1000 Rosswood Colony Drive, Pine Bluff, AR 71603

WHEREAS on April 19, 2010, DERRICK L. ROSS and LASHAWN L. OLGESBY-ROSS, HUSBAND AND WIFE, executed a Deed of Trust in favor of CRAIG HUNT, as trustee for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, AS NOMINEE FOR SIMMONS FIRST NATIONAL BANK. Said Deed of Trust was recorded on April 20, 2010 in Book 1235 at Page 747 in the real property records of Jefferson County, Arkansas. The Deed of Trust was subsequently assigned to U.S. BANK NATIONAL ASSOCIATION by virtue of an assignment dated May 24, 2013 and recorded on June 10, 2013 in Book 1334 at Page 252 in the real property records of Jefferson 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;

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 13 day of Section , 2019

Albertelli I

James McPherson, Esq., AR2011038 1 Information Way, Suite 201 Little Rock, AR 72202 501-406-0855 A LAW No. 19-015127

STATE OF ARKANSAS

ACKNOWLEDGEMENT

COUNTY OF PULASKI .2019, before me, the undersigned officer, day of personally appeared James Mc herson, 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 Tahley rum Natary Public

My Commission Expires: 4-27 - 2024

I HEREBY CERTIFY THAT THIS INSTRUMENT

BOOK NO.

LAFAYETTE WOODS, SR.