2019-020590

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I certify this instrument was filed on: 10/22/2019 12:40:36 PM Myka Bono Sample Saline County Circuit Clerk

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Prepared by ALBERTELLI LAW I INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 19-022884

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 January 13, 2020 at or about 1:00PM, the subject real property described herein below will be sold at the main entrance of the Saline County Courthouse, 200 N. Main St., Benton, AR 72015 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 Saline County, Arkansas more particularly described as follows:

LOT 24, NEW TOWNE VILLAGE PHASE 1, AN ADDITION TO THE CITY OF BENTON, SALINE COUNTY, ARKANSAS.

Street Address: 118 Cox St Benton AR 72015

WHEREAS on July 27, 2011, Necole Chatters-Hall, a married woman executed a Deed of Trust in favor of Dyke, Henry, Goldsholl & Winzerling, PLC, as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for U.S. Bank, N.A. Said Deed of Trust was recorded on July 29, 2011 in Doc Book 2011 at Page 52943 in the real property records of Saline County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank, National Association by virtue of an assignment dated September 27, 2018 and recorded on September 28, 2018 as instrument number 2018-018704 in the real property records of Saline 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

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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 215 day of October, 2019

Albertelli Law

James McPherson, Esq., AR2011038

1 Information Way, Suite 201

Little Rock, AR 72202

501-406-0855

A LAW No. 19-022884

ACKNOWLEDGEMENT

STATE OF ARKANSAS COUNTY OF PULASKI

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On this day of the day

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

My Commission Expires:

4-27-2026

No. 12697312: ★ WHITE COUNTY