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Tx:4034096

CERTIFICATE OF RECORD

INSTRUMENT # 2019-10194

FILED: 10/10/2019 12:33:54 PM

LONOKE COUNTY, ARKANSAS

DEBORAH OGLESBY, CIRCUIT CLERK

BY: CHANDRA PAGES: 2

175.00

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Prepared by:  
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LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 19-022182

**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 December 19, 2019 at or about 10:00AM, the subject real property described herein below will be sold at the main entrance of the Lonoke County Courthouse, 301 North Center St., Lonoke, AR 72086 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 Lonoke County, Arkansas more particularly described as follows:

**LOTS 11 AND 12, BLOCK 42, TOWN OF ENGLAND, LONOKE COUNTY,  
ARKANSAS.**


Street Address: 322 S Allis St England AR 72046

WHEREAS on December 12, 2000, Verna Scribner, a single person, executed a Deed of Trust in favor of James C. East, as trustee for Pulaski Mortgage Company. Said Deed of Trust was recorded on December 22, 2000 as instrument number 2000-12149 in the real property records of Lonoke County, Arkansas. The Deed of Trust was subsequently assigned to The Leader Mortgage Company by virtue of an assignment dated December 12, 2000 and recorded on December 22, 2000 as instrument number 2000-12150 in the real property records of Lonoke 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 9<sup>th</sup> day of October, 2019

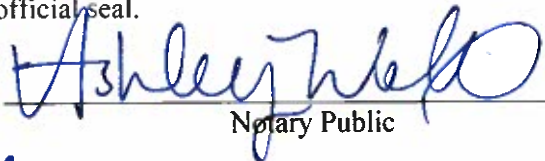
  
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501-406-0855  
A LAW No. 19-022182

ACKNOWLEDGEMENT

STATE OF ARKANSAS                   §  
COUNTY OF PULASKI               §

On this 9<sup>th</sup> day of October, 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

