

2019R001227
STATE OF ARKANSAS
COUNTY OF ST. FRANCIS
FILED FOR RECORD ON:
10/15/2019 09:00 AM
BETTE S. GREEN, CIRCUIT CLERK
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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72302
(501) 406-0855
ALAW File 19-021453

**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 December 19, 2019 at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the St. Francis County Courthouse, 313 South Izard, Forrest City, AR 72335 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 St. Francis County, Arkansas more particularly described as follows:

LOT TWELVE (12) IN BLOCK TWO (2) IN SUBDIVISION NO. FIVE (5) OF
VACARO'S FIRST ADDITION TO THE CITY OF FORREST CITY, ARKANSAS. AS
SHOWN BY PLAT THEREOF, RECORDED IN CITY PLAT BOOK AT PAGE 231 OF
THE RECORDS OF ST. FRANCIS COUNTY, ARKANSAS.

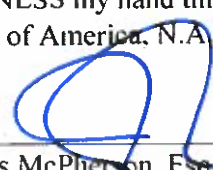
Street Address: 408 Roosevelt Ave Forrest City AR 72335

WHEREAS on June 26, 2007 Martin K. Gray and Katheryn R. Gray, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc. said Mortgage was recorded on July 6, 2007 in Book 779 at Page 983 in the real property records of St. Francis County, Arkansas. The Mortgage was subsequently assigned to BAC Home Loans Servicing LP FKA Countrywide Home Loans Servicing LP by virtue of an assignment dated January 24, 2011 and recorded on February 4, 2011 in Book 820 at Page 67 in the real property records of St. Francis County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Bank of America, N.A. 7105 Corporate Dr. Plano TX 75240 at Telephone No. 1-877-744-7691; 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.

WITNESS my hand this 14th day of October, 2019.
Bank of America, N.A., by its attorney-in-fact, Albertelli Law

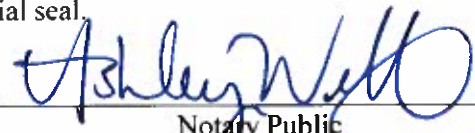

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Little Rock, AR 72202
501-406-0855
A LAW No. 19-021453

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 14th 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

