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Prepared by: ALBERTELLI LAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 19-022668

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 14, 2020 at or about 9:00AM, the subject real property described herein below will be sold at the main entrance of the Benton County Courthouse, 102 Northeast A St., Bentonville, AR 72712 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 Benton County. Arkansas more particularly described as follows:

LOT 8, BLOCK 5 OF SNODGRASS EXTENSION OF BARNETT'S ADDITION TO THE CITY OF ROGERS, BENTON COUNTY, ARKANSAS.

Street Address: 728 North 3rd Street Rogers AR 72756

WHEREAS on August 24, 2012, Rodolfo Vazquez-Romero, executed a Deed of Trust in favor of Ben Cowen, as trustee for BOKF, NA DBA Bank of Arkansas. Said Deed of Trust was recorded on August 31, 2012 in Book 2012 at Page 161909 in the real property records of Benton County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated October 15, 2012 and recorded on December 10, 2012 in Book 2012 at Page 238257 in the real property records of Benton 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 the 18th day of October, 2019 James McPherson, Esq., AR2011038 1 Information Way, Suite 201 Little Rock, AR 72202 501-406-0855 A LAW No. 19-022668

ACKNOWLEDGEMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

day of

, 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 stal

My Commission Expires: 4/27/2026