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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 19-021786

**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 11, 2019 at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Baxter County Courthouse, One East 7th, Mountain Home, AR 72653 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 Baxter County, Arkansas more particularly described as follows:

LOT 163 IN CARLILE HIGHLANDS, FOURTH SECTION, AS SHOWN BY THE  
RECORDED PLAT THEREOF.

Street Address: 3113 Dogwood Cir, Mountain Home, AR 72653

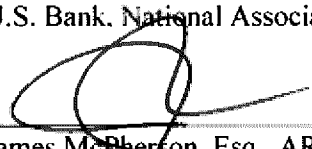
WHEREAS on October 18, 2013 Kyle E. Ledbetter and Laurie N. Ledbetter, husband and wife, executed a Mortgage in favor of U.S. Bank N.A. Said Mortgage was recorded on October 21, 2013 as instrument number 9894-2013 in the real property records of Baxter County, Arkansas. The Mortgage was re-recorded on October 24, 2013 as instrument number 10061-2013 in the real property records of Baxter 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 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 2<sup>nd</sup> day of October, 2019.

U.S. Bank, National Association, by its attorney-in-fact, Albertelli Law

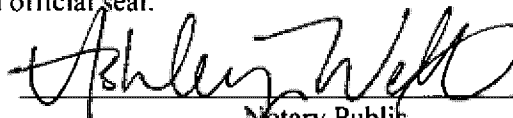
  
James McPherson, Esq., AR2011038  
1 Information Way, Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 19-021786

#### ACKNOWLEDGEMENT

STATE OF ARKANSAS           §  
COUNTY OF PULASKI       §

On this 2<sup>nd</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