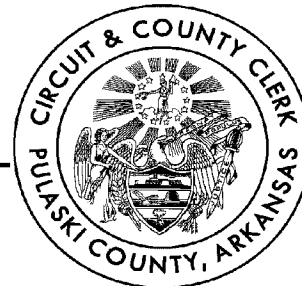


2019072519  
PULASKI CO. AR FEE \$20.00  
PRESENTED  
11/8/2019 5:12:48 PM  
RECORDED  
11/12/2019 08:15:48 AM  
TERRI HOLLINGSWORTH  
Circuit / County Clerk  
BY: DEBORAH ABRAMOVITZ  
DEPUTY RECORDER

(this space left blank for recording)



Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 19-023815

**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 January 13, 2020 at or about 10:00AM, the subject real property described herein below will be sold inside the West Markham Street Entrance of the Pulaski County Courthouse, 401 West Markham, Little Rock, AR 72201 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 Pulaski County, Arkansas more particularly described as follows:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF PULASKI, STATE OF ARKANSAS, AND IS DESCRIBED AS FOLLOWS: THE NORTH 50 FEET OF LOTS 14, 15, AND 16, BLOCK 8. RIFFEL AND RHOTEN'S FOREST PARK HIGHLANDS ADDITION TO THE CITY OF LITTLE ROCK, PULASKI COUNTY, ARKANSAS, LESS AND EXCEPT A PART OF LOT 14, DESCRIBED AS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 14; THENCE EASTERLY ALONG THE NORTH LINE OF SAID LOT 14, A DISTANCE OF 3.56 FEET TO A POINT ON THE NEW EAST RIGHT OF WAY LINE OF MISSISSIPPI AVENUE; THENCE SOUTHERLY ALONG SAID RIGHT OF WAY LINE A DISTANCE OF 49.97 FEET TO A POINT ON THE SOUTH LINE OF THE NORTH 50 FEET OF SAID LOT 14; THENCE WESTERLY ALONG THE SOUTH LINE OF THE NORTH 50 FEET OF SAID LOT 14 TO A POINT ON THE WEST LINE OF SAID LOT 14; THENCE NORTHERLY A DISTANCE OF 49.96 FEET TO THE POINT OF BEGINNING

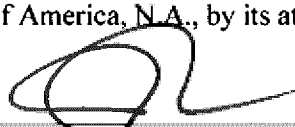
Street Address: 1605 N Mississippi St Little Rock AR 72207

WHEREAS on September 15, 2010 Mary Virginia Carmack, joined by her husband and Jeffrey K. Carmack, executed a Mortgage in favor of Bank of America, N.A. Said Mortgage was recorded on October 5, 2010 as instrument number 2010061741 in the real property records of Pulaski 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 8<sup>th</sup> day of November, 2019.  
Bank of America, N.A., 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. 19-023815

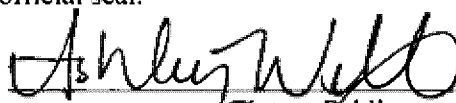
#### ACKNOWLEDGEMENT

STATE OF ARKANSAS §  
COUNTY OF PULASKI §

On this 8<sup>th</sup> day of November, 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