

**2019-021509**

I certify this instrument  
was filed on:  
**11/04/2019 08:02:08 AM**  
**Myka Bono Sample**  
Saline County Circuit Clerk

Pages: 2  
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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 19-013168

**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 1:00PM, the subject real property described herein below will be sold at the Main Entrance of the Saline County Courthouse, 200 N. Main St., Benton, AR 72015 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 Saline County, Arkansas more particularly described as follows:

ALL THAT PART OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 12, TOWNSHIP 2 SOUTH, RANGE 15 WEST, MORE FULLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF THE SAID NORTHWEST 1/4 OF NORTHWEST 1/4 AND RUN THENCE SOUTH FOR 57.5 FEET TO THE INTERSECTION WITH THE SOUTH LINE OF ALCOA ROAD; RUN THENCE EASTERLY, ALONG THE SOUTH LINE OF ALCOA ROAD FOR 714.7 FEET; THENCE SOUTH 05 DEGREES EAST 142.5 FEET; RUN THENCE SOUTH 80 DEGREES 30 MINUTES WEST, FOR 28 FEET TO THE POINT OF BEGINNING OF LAND HEREIN DESCRIBED; RUN THENCE SOUTH 80 DEGREES 30 MINUTES WEST FOR 72 FEET; THENCE SOUTH 05 DEGREES EAST, FOR 102 FEET TO THE NORTH LINE OF NORTH STREET, THENCE NORTH 74 DEGREES 57 MINUTES EAST ALONG THE NORTH LINE OF STREET FOR 82.2 FEET, THENCE NORTH 10 DEGREES 36 MINUTES WEST FOR 93.75 FEET TO THE POINT OF BEGINNING.

Street Address: 1628 E North St Benton AR 72015

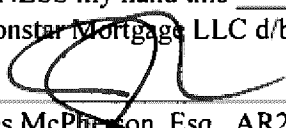
WHEREAS on June 28, 2010 CINDY SPENCER, UNMARRIED, executed a Mortgage in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR CITIMORTGAGE, INC. Said Mortgage was recorded on July 8, 2010 in Book 10 at Page 53905 in the real property records of Saline County, Arkansas. The Mortgage was subsequently assigned to Nationstar Mortgage LLC d/b/a Mr. Cooper by virtue of an assignment dated August 6, 2019 and recorded on August 12, 2019 as instrument number 2019-015142 in the real property records of Saline County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Nationstar Mortgage LLC d/b/a Mr. Cooper 350 Highland Dr Lewisville TX 75067 at Telephone No. (877) 450-8638; 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 1<sup>st</sup> day of November, 2019.

Nationstar Mortgage LLC d/b/a Mr. Cooper, 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. 19-013168

#### ACKNOWLEDGEMENT

STATE OF ARKANSAS                   §  
COUNTY OF PULASKI               §

On this 1<sup>st</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.

My Commission Expires: 4-27-2026



  
Notary Public