FOR RECORD
FRANKLIN COUNTY CIRCUIT CLERK

RECORDED ON: 12/06/2019 04:28:01 PM DISTRICT: CHARLESTON

JANICE KING
CLERK & EX-OFFICIO RECORDER
BY: KATE BENARD D.C.

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Prepared by: ALBERTELLI LAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 19-025441

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 February 13, 2020 at or about 10:00AM, the subject real property described herein below will be sold at the main entrance of the Franklin County Courthouse, Charleston District, 607 East Main Street, Charleston, AR 72933 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 Franklin County, Arkansas more particularly described as follows:

LOT 52, EASTGATE ADDITION TO THE CITY OF CHARLESTON, FRANKLIN COUNTY, ARKANSAS.

Street Address: 510 Eastgate Dr Charleston AR 72933

WHEREAS on November 19, 2009, Darren C. Hice and Catherine A. Hice, husband and wife, executed a Deed of Trust in favor of Craig Hunt, as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Simmons First National Bank. Said Deed of Trust was recorded on November 25, 2009 in Book C-40 at Page 338 in the real property records of Franklin County, Charleston District, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated February 18, 2016 and recorded on February 18, 2016 in Book C-78 at Page 205 in the real property records of Franklin County, Charleston District, 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 this 5th day of December, 2019

Albertelli Law

James McPherson, Esq., AR2011038 1 Information Way, Suite 201 Little Rock, AR 72202

501-406-0855

A LAW No. 19-025441

ACKNOWLEDGEMENT

STATE OF ARKANSAS COUNTY OF PULASKI

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IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Motary Publi

My Commission Expires: 4-27-2026