**L202000256****JOHNSON CO. AR FEE \$20.00**

PRESENTED & RECORDED

01/15/2020 16:13:08

MONICA KING

CIRCUIT CLERK

BY: MISTI FORD

DEPUTY CLERK

BK: 1 202001**PG: 988 - 989**

(this space left for blank for recording)

Prepared by:
 ALBERTELLI LAW
 1 INFORMATION WAY
 SUITE 201
 LITTLE ROCK, AR 72202
 (501) 406-0855
 ALAW File 19-025553

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 March 16, 2020 at or about 11:00AM, the subject real property described herein below will be sold at the Main Entrance of the Johnson County Courthouse, 215 West Main Street, Clarksville, AR 72830 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 Johnson County, Arkansas more particularly described as follows:

LOT 8 BLOCK 1 OF THE SHADOW VALLEY SUBDIVISION PHASE I OF JOHNSON
 COUNTY, ARKANSAS.

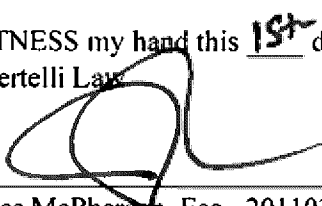
Street Address: 1004 Mill Rd, Clarksville, AR 72830

WHEREAS on September 23, 2011 Paula Shinkowski, An unmarried person, executed a Deed of Trust in favor of Delbert Mickel, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Regions Bank D/B/A Regions Mortgage. Said Deed of Trust was recorded on September 26, 2011 in Book 2011017 at Page 334 in the real property records of Johnson County, Arkansas. Said Deed of Trust was subsequently assigned to U.S. Bank N. A. by virtue of an assignment dated September 23, 2011 and recorded on September 26, 2011 in Book 2011017 at Page 417. A corrective assignment was executed October 17, 2011 and was recorded October 26, 2011 in Book 2011019 at Page 273 in the real property records of Johnson 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 15th day of January 2020.
Albertelli Law


James McPherson, Esq., 2011038
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 19-025553

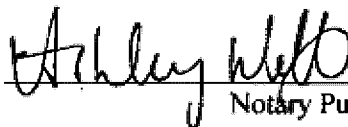


ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 15th day of January, 2020, 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