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BAXTER CO. AR FEE \$180.00

PRESENTED & RECORDED

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CANDA REESE

COUNTY AND CIRCUIT CLERK

BY: AMANDA SCHILLING

DEPUTY

FORECLOSURE

3 Pages

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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 19-027754

**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 March 25, 2020 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, Mtn. 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:

THE FOLLOWING DESCRIBED PROPERTY:

SITUATED IN BAXTER COUNTY, ARKANSAS, TO -WIT:

THAT PART OF THE EAST ONE-HALF WEST ONE-HALF OF THE SOUTHWEST 1/4 AND THAT PART OF THE EAST ONE-HALF SOUTHWEST 1/4 NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 20 NORTH, RANGE 11 WEST, LYING SOUTH OF HIGHWAY NO. 62.

LESS AND EXCEPT THE FOLLOWING TWO TRACTS:

A PART OF THE WEST ONE-HALF OF THE SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 20 NORTH, RANGE 11 WEST, DESCRIBED AS FOLLOWS:
BEGINNING AT A POINT WHERE THE EAST LINE OF THE WEST ONE-HALF OF

THE SOUTHWEST 1/4 INTERSECTS THE SOUTH R/W LINE OF U.S. HIGHWAY NO. 62 AND RUN SOUTH 0 DEGREES. 30 MINUTES WEST, 208.75 FEET; THENCE NORTH 89 DEGREES. 30 MINUTES WEST, 208.75 FEET; THENCE NORTH 0 DEGREES. 30 MINUTES EAST, 284 FEET TO THE SOUTH R/W LINE OF U.S. HIGHWAY NO. 62; THENCE SOUTH 70 DEGREES. 37 MINUTES EAST, ALONG R/W LINE, 221 FEET TO THE POINT OF BEGINNING OF THIS EXCEPTION.

AND;

PART OF THE WEST ONE-HALF OF THE SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 20 NORTH, RANGE 11 WEST, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: STARTING AT A POINT WHERE THE EAST LINE OF SAID WEST 1/2 OF THE SOUTHWEST 1/4 INTERSECTS THE SOUTH R/W LINE OF U.S. HIGHWAY NO. 62, RUN SOUTH 0 DEGREES. 30 MINUTES WEST, 208.75 FEET TO THE SOUTHEAST CORNER OF THE PRESENT FIRST BAPTIST CHURCH PROPERTY AS SHOWN BY WARRANTY DEED FILED DECEMBER 14, 1971 IN BOOK 99 AT PAGE 298, SAID POINT BEING THE POINT OF BEGINNING FOR THE TRACT HEREIN EXCEPTED: THENCE RUN NORTH 89 DEGREES. 30 MINUTES WEST, ALONG THE SOUTH LINE OF THE PRESENT FIRST BAPTIST CHURCH PROPERTY, 208.75 FEET TO THE SOUTHWEST CORNER THEREOF; THENCE RUN SOUTH 0 DEGREES, 30 MINUTES WEST, 208.75 FEET TO A POINT; THENCE RUN SOUTH 89 DEGREES. 30 MINUTES EAST, 208.75 FEET TO A POINT ON THE EAST LINE OF SAID WEST 1/2 OF THE SOUTHWEST 1/4; THENCE RUN NORTH 0 DEGREES. 30' EAST, ALONG SAID EAST LINE, 208.75 FEET TO THE POINT OF BEGINNING OF THIS EXCEPTION.

Street Address: 13523 Hwy 62 E, Henderson, AR 72544

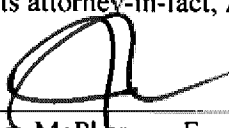
WHEREAS on November 23, 2011 Paul Lyons and Tammy Lyons, his wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for U.S. Bank N.A Said Mortgage was recorded on December 2, 2011 as instrument number 2011-9716 in the real property records of Baxter County, Arkansas. The Mortgage was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated March 21, 2019 and recorded on April 1, 2019 as instrument number L201902681 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 17th day of January, 2020.
U.S. Bank National Association,
by its attorney-in-fact, Albertelli Law


James McPherson, Esq., 2011038
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 19-027754

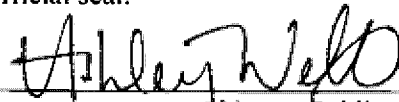
ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 17th 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.

My Commission Expires:
4/27/2026


Notary Public

