

CRITTENDEN COUNTY, ARKANSAS
FILED FOR RECORD

01/07/2020 11:46 AM TERRY HAWKINS, CIRCUIT CLERK BY: CAROLYN PERRY

PAGE #: 2

(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 19-026951

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 16, 2020 at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Crittenden County Courthouse, 100 Court Street, Marion, AR 72364 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 Crittenden County, Arkansas more particularly described as follows:

LOT 2 IN PHASE VII OF THE FOURTH ADDITION RICHLAND SUBDIVISION IN THE CITY OF WEST MEMPHIS, ARKANSAS, AS SHOWN BY A PLAT OF RECORD, RECORDED IN PLAT BOOK 5 AT PAGE 140 IN THE OFFICE OF THE CIRCUIT COURT CLERK AND EX-OFFICIO RECORDER OF CRITTENDEN COUNTY ARKANSAS.

Street Address: 1713 Pine Ridge Dr West Memphis AR 72301

WHEREAS on September 6, 2007 Clovis Devlin Brown and Marsha D. Brown, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company. Said Mortgage was recorded on September 10, 2007 in Book 1308 at Page 828 in the real property records of Crittenden County, Arkansas. The Mortgage was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated November 6, 2015 and recorded on November 13, 2015 as instrument number 2015-05510 in the real property records of Crittenden 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 day of \_\_\_\_\_\_, 2020.
U.S. Bank, National Association, 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. 19-026951

## **ACKNOWLEDGEMENT**

STATE OF ARKANSAS	§
COUNTY OF PULASKI	§

On this day of a nuary ,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:

Ckac 4-27-2026