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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 19-027248

**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 Union County Courthouse, 101 N. Washington, El Dorado, AR 71730 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 DAY OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

WHEREAS, the property secured under the Mortgage is located in Union County, Arkansas more particularly described as follows:

LOT 7 OF WOODLAND HILLS SUBDIVISION UNIT 4, EL DORADO, UNION COUNTY, ARKANSAS, ACCORDING TO THE PLAT THEREOF, RECORDED IN PLAT BOOK 3 AT PAGE 115A,

LESS AND EXCEPT:

BEGINNING AT THE NORTHWEST CORNER OF LOT 7 OF SAID UNIT 4; AND THENCE NORTH 72 DEGREES 42 MINUTES 10 SECONDS EAST 143.33 FEET TO THE WEST LINE OF CEDARWOOD DRIVE, SAID POINT BEING A POINT ON A CURVE; THENCE FOLLOWING SAID WEST LINE OF CEDARWOOD AROUND A CURVE TO THE RIGHT HAVING A DEFLECTION ANGLE OF 5 DEGREES 48 MINUTES 49 SECONDS, A RADIUS OF 150.00 FEET AND A LENGTH OF 15.22 FEET TO THE NORTHEAST CORNER OF SAID LOT 7; THENCE SOUTH 66 DEGREES 37 MINUTES 02 SECONDS WEST 141.74 FEET TO THE POINT OF BEGINNING.

ALSO, A TRACT LYING ADJACENT TO THE EASTERLY LINE OF LOT 7 WOODLAND HILLS UNIT 4, CITY OF EL DORADO, UNION COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS:

BEGINNING AT THE SOUTHEAST CORNER OF SAID LOT 7; AND THENCE SOUTH 89 DEGREES 26 MINUTES EAST 4.54 FEET; THENCE NORTH 28 DEGREES 41 MINUTES 42 SECONDS EAST 143.12 FEET; THENCE NORTHWESTERLY AROUND A CURVE TO THE RIGHT HAVING A RADIUS OF 150.0 FEET AND A LENGTH OF 4.00 FEET TO THE NORTHEAST CORNER OF LOT 7; THENCE SOUTH 28 DEGREES 41 MINUTES 42 SECONDS WEST 145.42 FEET TO THE POINT OF BEGINNING. SAID TRACT BEING 4.0 FEET WIDE MEASURED PERPENDICULAR TO THE EASTERLY LINE OF LOT 7.

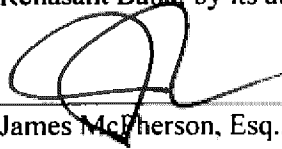
Street Address: 700 Cedarwood Dr El Dorado AR 71730

WHEREAS on August 5, 2014 Daniel Tom and Mayela Tom, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Southern Bancorp Bank. Said Mortgage was recorded on August 7, 2014 as instrument number 2014R006214 in the real property records of Union County, Arkansas. The Mortgage was subsequently assigned to Renasant Bank by virtue of an assignment dated March 15, 2019 and recorded on March 15, 2019 as instrument number 2019R001923 in the real property records of Union County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Renasant Bank Attn: FC 425 Phillips Blvd Ewing NJ 08618 at Telephone No. 800-223-6527; 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 10th day of January, 2020.
Renasant Bank, by its attorney-in-fact, Albertelli Law

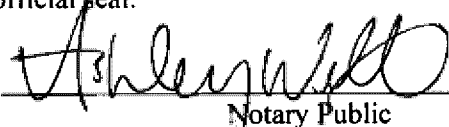

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501-406-0855
A LAW No. 19-027248

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 10th 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

