BOOK 2020 PAGE 1005 Recorded in MORTGAGE-EAST B 02/13/2020 01:38 PM RAMONA WILSON Circuit Clerk - CARROLL County,

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Prepared by: ALBERTELLI LAW I INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 20-003085

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 April 22, 2020 at or about 2:00PM, the subject real property described herein below will be sold at the Main Entrance of the Carroll County Courthouse, 210 W. Church Ave., Berryville, AR 72616 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 Carroll County, Arkansas more particularly described as follows:

LOT NO. 1, HAILEY HILLS SUBDIVISION TO BERRYVILLE, ARKANSAS, AS PER PLAT FILED IN PLAT CABINET "C" AT SLEEVE 98-B, IN THE EASTERN DISTRICT CIRCUIT CLERK'S OFFICE.

SUBJECT TO THE BILL OF ASSURANCES, RESTRICTIVE COVENANTS AND DEED OF DEDICATION OF HAILEY HILLS SUBDIVISION RECORDED IN DEED BOOK 143 AT PAGES 93 -97.

WHICH HAS THE ADDRESS OF 1224 JESSICA AVE., BERRYVILLE, ARKANSAS 726616.

Street Address: 1224 Jessica Avenue, Berryville, AR 72616

WHEREAS on June 30, 2010 Glenda Hurst, an unmarried person, executed a Deed of Trust in favor of Rick Anderson, as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Metropolitan National Bank. Said Mortgage was recorded on July 1, 2010 in Book 338 at Page 334 in the real property records of Carroll County (Berryville), Arkansas. The Deed of Trust was subsequently assigned to U.S.

Bank National Association by virtue of an assignment dated May 24, 2013 and recorded on June 10, 2013 in Book 2013 at Page 4545 in the real property records of Carroll County (Berryville), 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.



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

Hohler Weller Notary Public