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Prepared by:
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ALAW File 20-003168

**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 15, 2020 at or about 12:00PM, the subject real property described herein below will be sold at the main entrance of the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901 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 Garland County, Arkansas more particularly described as follows:

**LOT 27, BLOCK 2 OF DIERKS-HAYS ADDITION, ACCORDING TO THE BILL OF
ASSURANCE AND PLAT RECORDED IN BOOK 160 AT PAGE 506-507 OF THE
DEED AND MORTGAGE RECORDS OF GARLAND COUNTY, ARKANSAS.**

Street Address: 206 Afton St Hot Springs AR 71913

WHEREAS on March 28, 2012, Nicklas Higgins, a single man, executed a Deed of Trust in favor of Dyke, Henry, Goldsholl & Winzerling, PLC, as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for U.S. Bank N.A. Said Deed of Trust was recorded on March 28, 2012 in Deed Book 3337 at Page 924 in the real property records of Garland County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated September 19, 2018 and recorded on September 19, 2018 in Deed Book 3985 at Page 0131 in the real property records of Garland 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 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.

WITNESS my hand this 14th day of February, 2020



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ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 14th day of February, 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