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Prepared by:  
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SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 20-002250

**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 14, 2020 at or about 2:00PM, the subject real property described herein below will be sold at main entrance of the Sebastian County Courthouse, 35 South 6<sup>th</sup> Street, Fort Smith, AR 72901 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 Sebastian County, Arkansas more particularly described as follows:

**LOT 159, COLONY PLACE NO. 2, AN ADDITION TO THE CITY OF FORT SMITH,  
ARKANSAS, ACCORDING TO PLAT FILED MARCH 31, 1964, LESS AND EXCEPT  
MINERALS AND MINERAL RIGHTS**


Street Address: 217 Harvard Cir, Fort Smith AR 72908

WHEREAS on October 14, 2005, Jeri B. Thompson, an unmarried woman, executed a Deed of Trust in favor of John T. Hampton, as trustee for First Western Mortgage Inc. Said Deed of Trust was recorded on October 18, 2006 as instrument number F-7174470 in the real property records of Sebastian County, Fort Smith District, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated October 14, 2005 and recorded on January 23, 2006 as instrument number F-7181327 in the real property records of Sebastian County, Fort Smith District, 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 5<sup>th</sup> day of February, 2020

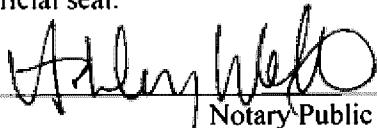
  
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501-406-0855  
A LAW No. 20-002250

ACKNOWLEDGEMENT

STATE OF ARKANSAS §  
COUNTY OF PULASKI §

On this 5<sup>th</sup> 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