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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 20-005787

**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 May 13, 2020 at or about 10:00AM, the subject real property described herein below will be sold at the main entrance of the Baxter County Courthouse, One East 7th, Mountain. Home, AR 72653 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 Baxter County, Arkansas more particularly described as follows:

PART OF THE SE 1/4 NE 1/4 OF SECTION 24. TOWNSHIP 20 NORTH, RANGE 13 WEST, BEING DESCRIBED AS FOLLOWS: COMMENCING AT THE SE CORNER OF THE SE 1/4 NE 1/4 AND RUNNING NORTH 86 DEGREES 55 MINUTES WEST 61.0 FEET TO THE WEST R/W LINE OF THE CRANFIELD ROAD, THENCE NORTH 20 DEGREES 36 MINUTES WEST ALONG SAID R/W LINE 288.0 FEET TO THE NE CORNER OF THE JOHN NIECKULA TRACT FOR A POINT OF BEGINNING, FROM THE P.O.B, RUN NORTH 86 DEGREES 51 MINUTES 26 SECONDS WEST ALONG THE NORTH LINE OF SAID TRACT, 470.0 FEET, THENCE NORTH 22 DEGREES WEST 97.0 FEET; THENCE SOUTH 86 DEGREES 51 MINUTES 26 SECONDS EAST 470.0 FEET TO THE R/W LINE OF SAID ROAD; THENCE SOUTH 22 DEGREES EAST ALONG SAID R/W LINE, 97.0 FEET TO THE POINT OF BEGINNING.

Street Address: 1094 Cranfield Road Mountain Home AR 72653

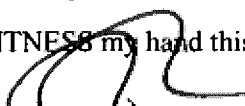
WHEREAS on December 27, 2010, Paulette D. Ober and Daniel R. Ober a/k/a Daniel R. Ober, Sr, her husband, executed a Deed of Trust in favor of Roger Morgan, as trustee for First National Bank & Trust Co.. Said Deed of Trust was recorded on January 4, 2011 as instrument number 106-2011 in the real

property records of Baxter County, Arkansas. The Deed of Trust was subsequently assigned to Mortgage Electronic Registration Systems, Inc., as nominee for U.S. Bank N.A. by virtue of an assignment dated December 27, 2010 and recorded on January 27, 2011 as instrument number 732-2011 in the real property records of Baxter County, Arkansas.. The assignment was re-recorded on May 3, 2011 as instrument number 3579-2011 in the real property records of Baxter County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated November 27, 2019 and recorded on February 7, 2020 as instrument number L202001229 in the real property records of Baxter 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 6th day of March, 2020


Albertelli Law

James McPherson, Esq., AR2011038
1 Information Way, Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 20-005787

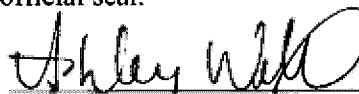
ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 6th day of March, 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.

My Commission Expires: 4-27-2026



Notary Public