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Prepared by:  
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(501) 406-0855  
ALAW File 20-005461

**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 12, 2020 at or about 9:00AM, the subject real property described herein below will be sold on the 2<sup>nd</sup> Floor, Inside the NE A Street Entrance of the Benton County Courthouse, 102 Northeast A St., Bentonville, AR 72712 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 Benton County, Arkansas more particularly described as follows:

**LOT 47, LOWELL ESTATES SUBDIVISION, LOWELL, BENTON COUNTY,  
ARKANSAS, AS SHOWN IN PLAT RECORD 21L AT PAGE 77.**


Street Address: 111 N Brandon St Lowell AR 72745

WHEREAS on May 15, 2015, Hiedi L. Oliver, a single person, executed a Deed of Trust in favor of John T. Hampton, as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for First Western Mortgage, Inc. Said Deed of Trust was recorded on May 20, 2015 in Book 2015 at Page 87790 in the real property records of Benton County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated November 22, 2017 and recorded on November 22, 2017 in as instrument number L2017061352 in the real property records of Benton 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 10<sup>th</sup> day of March, 2020

  
 Albertelli Law  
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 A LAW No. 20-005461

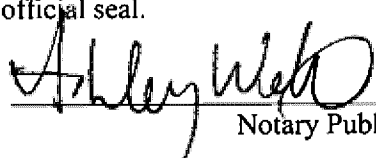
# ACKNOWLEDGEMENT

STATE OF ARKANSAS           §  
 COUNTY OF PULASKI       §

On this 10<sup>th</sup> 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.



  
 Notary Public

My Commission Expires: 4-27-2026