2020013235
PULASKI CO. AR FEE \$20.00
PRESENTED
2/28/2020 11:23:12 AM
RECORDED
02/28/2020 11:39:42 AM
TERRI HOLLINGSWORTH
Circuit / County Clerk
BY: RUTHIE WATSON

DEPUTY RECORDER



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Prepared by: ALBERTELLI LAW I INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 20-005283

## 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 11, 2020 at or about 10:00AM, the subject real property described herein below will be sold inside the West Markham Street Entrance of the Pulaski County Courthouse, 401 West Markham, Little Rock, AR 72201 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 Pulaski County, Arkansas more particularly described as follows:

## LOT 27, BLOCK 1, TIMBER RIDGE, AN ADDITION TO THE CITY OF LITTLE ROCK, PULASKI COUNTY, ARKANSAS.

Street Address: 12415 Timber Bend Drive Little Rock AR 72211

WHEREAS on September 26, 2013, Megan Creamer, a single person, executed a Deed of Trust in favor of Iberiabank, as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Iberiabank Mortgage Company. Said Deed of Trust was recorded on October 2, 2013 as instrument number 2013071795 in the real property records of Pulaski County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated October 15, 2014 and recorded on October 15, 2014 as instrument number 2014060667 in the real property records of Pulaski 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 Zer day of February, 2020

Albertelli Lau

James McPherson, Esq., AR2011038 1 Information Way, Suite 201

Little Rock, AR 72202

501-406-0855

A LAW No. 20-005283

ACKNOWLEDGEMENT

STATE OF ARKANSAS COUNTY OF PULASKI

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IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission Expires: 4-27-2026