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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 20-004606

**MORTGAGEE'S 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 1, 2020 at or about 2:00PM, the subject real property described herein below will be sold at the Main Entrance of the Montgomery County Courthouse, 105 Hwy. 270 E, Mount Ida, AR 71957 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 Mortgage is located in Montgomery County, Arkansas more particularly described as follows:

PART OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER (PT. NE 1/4 SW 1/4) OF SECTION FOUR (4), TOWNSHIP THREE (3) SOUTH, RANGE TWENTY-FIVE (25) WEST, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID NE 1/4 SW 1/4 THENCE SOUTH 01 DEGREES 13 MINUTES 41 SECONDS WEST ALONG THE EAST LINE OF SAID NE SW 1/4 663.79 FEET; THENCE NORTH 87 DEGREES 15 MINUTES 17 SECONDS WEST 1332.60 FEET TO THE WEST LINE OF SAID NE 1/4 SW 1/4; THENCE NORTH 01 DEGREES 09 MINUTES 16 SECONDS EAST 661.89 FEET TO THE NORTHWEST CORNER OF SAID NE 1/4 SW 1/4; THENCE SOUTH 87 DEGREES 20 MINUTES 14 SECONDS EAST 1333.41 FEET TO THE POINT OF BEGINNING.

ALSO: PART OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER (PT. SE 1/4 NW 'A) OF SECTION FOUR (4), TOWNSHIP THREE (3) SOUTH, RANGE TWENTY-FIVE (25) WEST, DESCRIBED AS FOLLOWS:

COMMENCING AT THE SOUTHEAST CORNER OF SAID SE 1/4 NW 1/4; THENCE NORTH 01 DEGREES 13 MINUTES 41 SECONDS EAST ALONG THE EAST LINE OF SAID SE NW 1/4 256.44 FEET; THENCE NORTH 87 DEGREES 20 MINUTES 14 SECONDS WEST 1333.73 FEET TO THE WEST LINE OF SAID SE 1/4 NW 1/4; THENCE SOUTH 01 DEGREES 09 MINUTES 16 SECONDS WEST 256.44 FEET TO THE SOUTHWEST CORNER OF SAID SE 1/4 NW 1/4; THENCE SOUTH 87 DEGREES 20 MINUTES 14 SECONDS EAST 1333.41 FEET TO THE POINT OF BEGINNING.

ALSO: PART OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER (PT. NW 1/4 SE 1/4) OF SECTION FOUR (4), TOWNSHIP THREE (3) SOUTH, RANGE TWENTY-FIVE (25) WEST, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID NW 1/4 SE 1/4; THENCE SOUTH 87 DEGREES 20 MINUTES 14 SECONDS EAST ALONG THE NORTH LINE OF SAID NW 1/4 SE 1/4 477.95 FEET TO THE CENTER LINE OF STATE HIGHWAY NO. 27; THENCE SOUTH 19 DEGREES 42 MINUTES 01 SECONDS WEST ALONG SAID CENTER LINE 694.43 FEET; THENCE NORTH 87 DEGREES 15 MINUTES 17 SECONDS WEST 257.86 FEET TO THE WEST LINE OF SAID NW 1/4 SE 1/4; THENCE NORTH 01 DEGREES 13 MINUTES 41 SECONDS EAST 663.79 FEET TO THE POINT OF BEGINNING.

ALSO: PART OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER (PT. SW 1/4 NE 1/4) OF SECTION FOUR (4), TOWNSHIP THREE (3) SOUTH, RANGE TWENTY-FIVE (25) WEST, DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF SW 1/4 NE 1/4; THENCE SOUTH 87 DEGREES 14 MINUTES EAST ALONG THE SOUTH LINE OF SAID SW 1/4 NE 1/4 477.95 FEET TO THE CENTER LINE OF STATE HIGHWAY NO. 27; THENCE NORTH 19 42 MINUTES 01 SECONDS EAST ALONG SAID CENTER LINE 33.24 FEET; THENCE NORTH 16 DEGREES 57 MINUTES 24 SECONDS EAST ALONG SAID CENTER LINE 105.79 FEET; THENCE NORTH 87 DEGREES 20 MINUTES 14 SECONDS WEST 306.31 FEET; THENCE NORTH 00 DEGREES 55 MINUTES WEST 208.03 FEET 27" WEST 165.17 FEET; THENCE SOUTH 80 DEGREES 47 MINUTES 47 SECONDS TO THE WEST LINE OF SAID SW 1/4 NE 1/4; THENCE SOUTH 01 DEGREES 13 MINUTES 41 SECONDS WEST 256.44 FEET TO THE POINT OF BEGINNING.

Street Address: 2153 Highway 27 S Mount Ida AR 71957

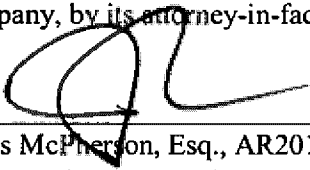
WHEREAS on August 10, 2017 Carl W. Sapp and Billie J. Goldstein, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc. as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans. Said Mortgage was recorded on August 17, 2017 as instrument number 17R01171 in the real property records of Montgomery County, Arkansas. The Mortgage was subsequently assigned to Mortgage Research Center, LLC dba Veterans United Home Loans by virtue of an assignment dated July 18, 2019 and recorded on July 18, 2019 as instrument number 19R01054 in the real property records of Montgomery County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company Attn: FC 425 Phillips Blvd Ewing NJ 08618 at Telephone No. 800-223-6527; 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 attorney for the mortgagee and is acting on and with the consent and authority of the mortgagee who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every mortgage 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 25th day of February, 2020.

Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company, by its attorney-in-fact, Albertelli Law

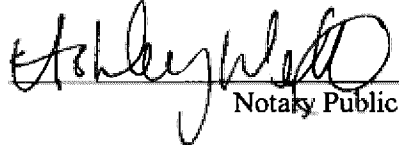

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Little Rock, AR 72202
501-406-0855
A LAW No. 20-004606

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 25th 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

