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Tx:4002585

2020-00911

CRITTENDEN COUNTY, ARKANSAS

FILED FOR RECORD

03/02/2020 10:57 AM

TERRY HAWKINS, CIRCUIT CLERK

BY: CAROLYN PERRY

PAGE #: 2

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Prepared by:
ALBERTELLI LAW
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SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 20-004600

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 4, 2020 at or about 10:00AM, the subject real property described herein below will be sold at the main entrance of the Crittenden County Courthouse, 100 Court Street, Marion, AR 72364 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 Crittenden County, Arkansas more particularly described as follows:

**LOT 10 IN BLOCK 1 OF PHASE TWO PLEASANT PLAINS SUBDIVISION IN THE
CITY OF MARION, ARKANSAS, AS SHOWN BY PLAT OF RECORD IN PLAT
BOOK 4, PAGES 519 AND 531, RECORDS OF CRITTENDEN COUNTY, ARKANSAS.**


Street Address: 719 Lackey Rd Marion AR 72364

WHEREAS on December 15, 2009, Ray Carlock, Sr., a single person and Rachel Gulyard, a single person, executed a Deed of Trust in favor of IberiaBank, FSB, as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for IberiaBank Mortgage Company, an Arkansas Corporation. Said Deed of Trust was recorded on December 17, 2009 in Book 1390 at Page 16 in the real property records of Crittenden County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated October 24, 2013 and recorded on October 31, 2018 in Book 1501 at Page 566 in the real property records of Crittenden 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 26th day of February, 2020

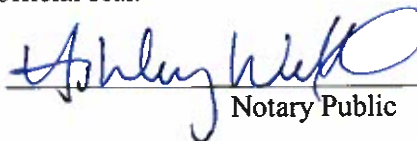

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A LAW No. 20-004600

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 26th 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: 4-27-2024

