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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 20-009767

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 September 10, 2020 at or about 11:00 A.M., the subject real property described herein below will be sold at the Main 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:

PART OF THE N 1/2 OF THE NE 1/4 OF SECTION 2, TOWNSHIP 17 NORTH, RANGE 33 WEST, DESCRIBED AS BEGINNING AT THE NW CORNER OF THE NE 1/4 OF THE NE 1/4 OF SAID SECTION 2; THENCE WEST 427.96 FEET TO THE CENTERLINE OF AN EXISTING COUNTY ROAD; THENCE SOUTH 03 DEGREES 03 MINUTES 26 SECONDS WEST 198.81 FEET ALONG SAID CENTERLINE; THENCE SOUTH 10 DEGREES 59 MINUTES 49 SECONDS EAST 138.23 FEET; THENCE SOUTH 21 DEGREES 22 MINUTES 31 SECONDS EAST 683.46 FEET; THENCE LEAVING SAID CENTERLINE NORTH 68 DEGREES 37 MINUTES 29 SECONDS EAST 445.13 FEET; THENCE NORTH 17 DEGREES 16 MINUTES 33 SECONDS WEST 846.62 FEET TO THE PLACE OF BEGINNING.

Street Address: 19424 Shinn Springs Rd, Siloam Springs, AR 72761


WHEREAS on December 18, 2014, David G. Johnston, an unmarried man, executed a Deed of Trust in favor of WACO Title Company, as trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for American Financial Resources, Inc. Said Deed of Trust was recorded on December 22, 2014

in Book 2014, at Page 205269, in the real property records of Benton County, Arkansas. The Deed of Trust was subsequently assigned to American Financial Resources, Inc. by virtue of an assignment dated March 13, 2020, and recorded on March 16, 2020 as instrument number L202014430, 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: American Financial Resources, Inc. 3637 Sentara Way Virginia Beach VA 23452 at Telephone No. 800-274-6600; 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 15th day of July, 2020.

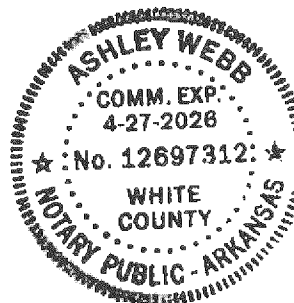

 Albertelli Law
 James McPherson, AR2011038
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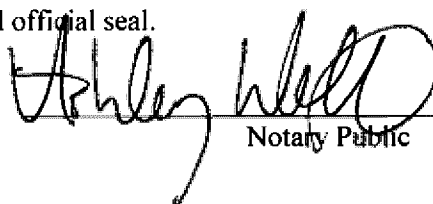
ACKNOWLEDGEMENT

STATE OF ARKANSAS §
 COUNTY OF PULASKI §

On this 1st day of July, 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: ~~4-26-20~~
4-27-2026



CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF BENTON
I hereby certify that this instrument was
Filed and Recorded in the Official Records
in **Doc Num L202039410**
07/06/2020 01:41:30 PM
Brenda DeShields
BENTON COUNTY Circuit Clerk & Recorder