

**2020-021923**

I certify this instrument  
was filed on:

**10/02/2020 08:01:55 AM**  
**Myka Bono Sample**  
**Saline County Circuit Clerk**

Pages: 2  
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Prepared by:  
AL BERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 20-011466

**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 December 14, 2020 at or about 1:00PM, the subject real property described herein below will be sold at the main entrance of the Saline County Courthouse, 200 N. Main St., Benton, AR 72015 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 Saline County, Arkansas more particularly described as follows:

**LOTS 3 AND 4, BLOCK 9 OF A. C. SPEER'S SECOND ADDITION TO THE CITY OF**  
**BENTON, SALINE COUNTY, ARKANSAS.**

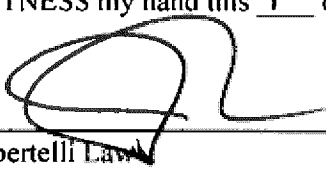
Street Address: 409 S 3rd St. Benton, AR 72015

WHEREAS on April 12, 2010, Mary R. Rhodes an unmarried woman, executed a Deed of Trust in favor of Delbert Mickel, as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Regions Bank d/b/a Regions Mortgage. Said Deed of Trust was recorded on April 16, 2010 in Doc Book 10 at Page 28613 in the real property records of Saline County, Arkansas. The Deed of Trust was re-recorded on September 29, 2010 in Doc Book 10 at Page 079549 in the real property records of Saline County, Arkansas. The Deed of Trust was subsequently assigned to U.S Bank National Association by virtue of an assignment dated December 2, 2019 and recorded on December 9, 2019 as instrument number 2019-024240 in the real property records of Saline 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 1st day of October, 2020

  
Albertelli Law  
James McPherson, Esq., AR2011038  
1 Information Way, Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 20-011466

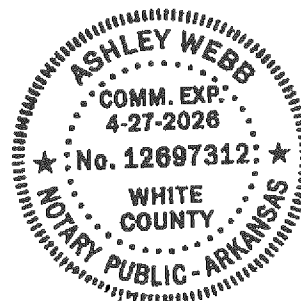
ACKNOWLEDGEMENT

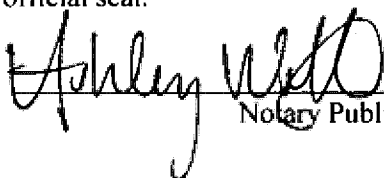
STATE OF ARKANSAS           §  
COUNTY OF PULASKI       §

On this 1st day of October, 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.

My Commission Expires:  
4/27/2026



  
Notary Public