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OCT -7 2020

SARBARA COLLINS, CIRCUIT CHER JEFFERSON COUNTY, ARKANSAS

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Prepared by: ALBERTELLI LAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 20-011404

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 9, 2020 at or about 1:00 PM, the subject real property described herein below will be sold inside N. Pine Street Entrance of the Jefferson County Courthouse, 101 W. Barraque St., Pine Bluff, AR 71601 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 Jefferson County, Arkansas more particularly described as follows:

THE EAST HALF (E 1/2) OF LOT FOUR (4) OF BLOCK FORTY ONE (41) OF S. GEISREITER'S SUBDIVISION TO THE CITY OF PINE BLUFF, ARKANSAS; SAME BEING LOCATED IN THE NORTHEAST FRACTIONAL QUARTER (FR'L NE1/4) OF SECTION 31, TOWNSHIP 5 SOUTH, RANGE 9 WEST OF THE 5TH P.M.

Street Address: 600 N Locust St, Pine Bluff, AR 71601

WHEREAS on July 17, 2015, Charles E. Clark, Sr., unmarried person, executed a Deed of Trust in favor of Rick Anderson, as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Simmons First National Bank, A National Bank. Said Deed of Trust was recorded on July 22, 2015 in Book 1391 at Page 199 in the real property records of Jefferson County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated September 30, 2019 and recorded on October 10, 2019 in Book 1498 at Page 514 in the real property records of Jefferson 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 5th day of October, 2020

Albertell Law

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

Little Rock, AR 72202

501-406-0855

A LAW No. 20-011404

ACKNOWLEDGEMENT

STATE OF ARKANSAS COUNTY OF PULASKI

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On this 5th 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



I HEREBY CERTIFY THAT THIS INSTRUMENT

WAS FILED AND RECORDED ON THE

BOOK NO

BARBARA COLLINS