Jeannie Pike - Circuit Clerk Garland, AR eFiled for Record 12/10/2020 10:37AM

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Prepared by: ALBERTELLI LAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 20-012561

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 February 17, 2021 at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901 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 Garland County, Arkansas more particularly described as follows:

LOT 1 OF BLOCK 2 OF SOUTH GLEN SUBDIVISON UNIT NO 2 HOT SPRINGS, GARLAND COUNTY, ARKANSAS. (ACCORDING TO A SURVEY BY VINCENT C. HARRIS, RPLS, DATED JUNE 25, 2002)

Street Address: 101 Coach St, Hot Springs, AR 71913

WHEREAS on August 28, 2017 Maria Dumbrys, an unmarried person, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Primary Residential Mortgage Inc. Said Mortgage was recorded on August 28, 2017 in Book 3875 at Page 0609 in the real property records of Garland County, Arkansas. The Mortgage was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated December 11, 2019 and recorded on December 20, 2019 in Book 4115 at Page 0074 in the real property records of Garland 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 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 10th day of December, 2020.

U.S. Bank, National Association, by its attorney-in-fact, Albertelli Law

James McPherson, Esq., 2011038

1 Information Way

Suite 201

Little Rock, AR 72202

501-406-0855

A LAW No. 20-012561

ACKNOWLEDGEMENT

On this 10th day of December, 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



Holen War Public

Trans: 297757
Total Fees: \$160.00

Garland County, AR I certify this instrument was Electronically filed on 12/10/2020 10:37AM in DEED Book 4239 Pages 0234 - 0236 Jeannie Pike - Circuit Clerk