CERTIFICATE of RECORD Book 2021-05183

COURT OF LANAR

RECORD Book

Filed: 05/17/2021 08:35 am Lawrence County, Arkansas Michelle Evans, Circuit Clerk By: Sara Tate, D.C.

2 Pages

\$20.00

(this space left for blank for recording)

Prepared by: ALBERTELLI LAW I INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 21-003192

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 August 5, 2021 at or about 11:00AM, the subject real property described herein below will be sold at the Main Entrance of the Lawrence County Courthouse, 315 West Main Street, Walnut Ridge, AR 72476 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 DAY OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

WHEREAS, the property secured under the Mortgage is located in Lawrence County, Arkansas more particularly described as follows:

LOT THIRTEEN (13) OF BLOCK ONE (1) OF INMAN'S SECOND ADDITION TO THE TOWN OF HOXIE, ARKANSAS.

Street Address: 400 NW Randolph St Hoxie AR 72433

WHEREAS on May 3, 2018 Lesley Overholser, unmarried, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for TIAA, FSB. Said Mortgage was recorded on May 3, 2018 in Book 2018 at Page 04527 in the real property records of Lawrence County, Arkansas. The Mortgage was subsequently assigned to TIAA, FSB by virtue of an assignment dated October 27, 2020 and recorded on November 30, 2020 in Book 2020 at Page 11558 in the real property records of Lawrence County, Arkansas. Mortgage was subsequently assigned to TIAA, FSB by virtue of an assignment dated November 24, 2020 and recorded on December 2, 2020 in Book 2020 at Page 11633 in the real property records of Lawrence County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: TIAA FSB 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 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, specifically the installment due August 1, 2020, and each subsequent payment to date are now 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 14th day of Man, 2021. | |
|---|--|
| TIAA FSB, by its autorney-in-fact, Albertelli Law | |
| James McPherson, Esq., AR2011038 | |
| 1 Information Way, Suite 201 | |
| Little Rock, AR 72202 | |
| 501-406-0855 | |
| A LAW No. 21-003192 | |
| | |

ACKNOWLEDGEMENT

| COUNTY OF PULASKI | 8 § |
|-------------------------------------|--|
| personally appeared James McPherson | , 2021, before me, the undersigned officer n, known to me to be the person who subscribed to the within the cuted the same for the purposes therein contained. |
| IN WITNESS WHEREOF, I hereunto se | et my hand and official seal. |

My Commission Expires: 4-27-26

Notary Public