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PULASKI CO. AR FEE \$20.00 PRESENTED 7/15/2021 5:17:01 PM RECORDED 07/16/2021 08:27:26 AM TERRI HOLLINGSWORTH

Circuit / County Clerk
BY: RUTHIE WATSON
DEPUTY RECORDER



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Prepared by: ALBERTELLI LAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 21-004432

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 27, 2021 at or about 10:00AM, the subject real property described herein below will be sold inside of the Pulaski County Courthouse, 401 West Markham, Little Rock, AR 72201 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 Pulaski County, Arkansas more particularly described as follows:

LOT 294, MEADOWCLIFF ADDITION TO THE CITY OF LITTLE ROCK, PULASKI COUNTY, ARKANSAS

Street Address: 15 Westmont Cir., Little Rock, AR 72209

WHEREAS on August 16, 2007, Leroy Gibson, executed a Deed of Trust in favor of Pulaski Mortgage Company, as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company, An Arkansas Corporation. Said Deed of Trust was recorded on August 28, 2007 as instrument number 2007067816 in the real property records of Pulaski County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated October 18, 2013 and recorded on October 28, 2013 as instrument number 2013077966 in the real property records of

records of Pulaski 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, specifically the installment due July 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 filling; 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, 2021
ames McPherson, Esq., 2011038
Information Way, Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 21-004432
PULASKI COUNTY
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ACKNOWLEDGEMENT
STATE OF ARKANSAS §
COUNTY OF PULASKI §
15th line in
On this, 2021, before me, the undersigned officer,
personally appeared James McPherson, known to me to be the person who subscribed to the within
nstrument and acknowledged that he executed the same for the purposes therein contained.
N WITNESS WHEREOF, I hereunto set my hand and official seal.
Husel
Notary Public

My Commission Expires: 04/27/2026