FILED FOR RECORD

1/540'CLOCK 9_M

BARBARA COLLINS, CIRCUIT CLERK

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 21-007340

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 January 19, 2022, at or about 1:00PM, the subject real property described herein below will be sold at the Main 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 Mortgage is located in Jefferson County, Arkansas more particularly described as follows:

LOT TWENTY-ONE (21) IN BLOCK TWO (2) OF SHADY GROVE SUBDIVISION TO THE CITY OF PINE BLUFF, ARKANSAS; SAME BEING LOCATED IN THE NORTHWEST QUARTER (NW1/4) OF SECTION 17, TOWNSHIP 6 SOUTH, RANGE 9 WEST OF THE 5TH P.M.

Street Address: 21 Lilly Cove, Pine Bluff, AR 71603

WHEREAS on September 6, 2005, Alvin Sherman, deceased and Betty Sherman, husband and wife, executed a Mortgage in favor of Bank of America, N.A. Said Mortgage was recorded on October 10, 2005, in Book 1045 at Page 194 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: Bank of America, N.A., 7105 Corporate Dr., Plano, TX 75240 at Telephone No. 1-877-744-7691; 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 March 1, 2017, 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 19th day of North, 2021.

Bank of America, N.A., 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. 21-007340

ACKNOWLEDGEMENT

MARY GRAY
ARKANSAS No. 12399339
PULASKI COUNTY
Commission Expires 07-25-2024

STATE OF ARKANSAS COUNTY OF PULASKI

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On this 19th day of November ,2021, 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: 7 35 30

I HEREBY CERTIFY THAT THIS INSTRUMENT
WAS FILED AND RECORDED ON THE JO

WAS FILED AND RECORDED ON THE JO DAY OF NOVEMBE 2021 AT 11:54 BOOK NO 1064 PAGE 615

BARBARA COLLINS

CFY VAISON COUNTY, ARRAMAN
