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PULASKI CO. AR FEE \$30.00

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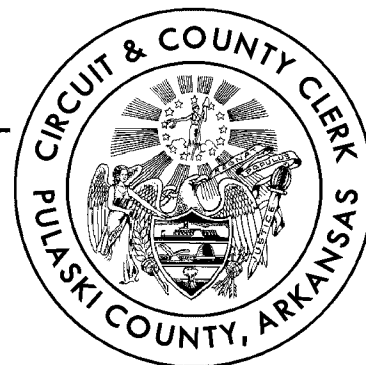
11/22/2021 03:09:05 PM
TERRI HOLLINGSWORTH

Circuit / County Clerk

BY: DEBORAH ABRAMOVITZ
DEPUTY RECORDER

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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 20-003461



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 24, 2022 at or about 10:00 AM, the subject real property described herein below will be sold at the Main Entrance 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:

A PART OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 15, TOWNSHIP 2 NORTH, RANGE 15 WEST, PULASKI COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING 511.03 FEET EAST OF THE SOUTHWEST CORNER OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 15, TOWNSHIP 2 NORTH, RANGE 15 WEST, THENCE NORTH 528.00 FEET; THENCE EAST 445.06 FEET; THENCE SOUTH 528.00 FEET; THENCE WEST 445.06 FEET TO THE POINT OF BEGINNING.

AND

AN EASEMENT FOR INGRESS, EGRESS AND UTILITIES BEING 20 FEET IN WIDTH. 10 FEET EITHER SIDE OF THE CENTERLINE SAID CENTERLINE BEING DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 15, TOWNSHIP 2 NORTH, RANGE 15 WEST, THENCE RUN NORTH 00 DEGREES 24 MINUTES 24 SECONDS EAST ALONG THE WEST LINE THEREOF FOR A DISTANCE OF 556.46 FEET TO A POINT IN THE CENTERLINE OF BANDY ROAD; RUN THENCE NORTH 43 DEGREES 40 MINUTES 13 SECONDS EAST ALONG SAID CENTERLINE OF BANDY ROAD FOR A DISTANCE OF 92.16 FEET TO A POINT IN THE CENTERLINE OF SAID EASEMENT, SAID POINT ALSO BEING THE POINT OF BEGINNING OF SAID EASEMENT; THENCE SOUTH 27 DEGREES 22 MINUTES 39 SECONDS EAST FOR A DISTANCE OF 30.77 FEET; THENCE SOUTH 31 DEGREES 08 MINUTES 41 SECONDS EAST FOR A DISTANCE OF 49.97 FEET; THENCE SOUTH 39 DEGREES 19 MINUTES 37 SECONDS EAST FOR A DISTANCE OF 53.65 FEET; THENCE SOUTH 50 DEGREES 02 MINUTES 50 SECONDS EAST FOR A DISTANCE OF 39.76 FEET; THENCE SOUTH 59 DEGREES 17 MINUTES 13 SECONDS EAST FOR A DISTANCE OF 47.06 FEET; THENCE SOUTH 67 DEGREES 51 MINUTES 40 SECONDS EAST FOR A DISTANCE OF 67.60 FEET; THENCE SOUTH 71 DEGREES 15 MINUTES 35 SECONDS EAST FOR A DISTANCE OF 80.94 FEET; THENCE SOUTH 72 DEGREES 41 MINUTES 02 SECONDS EAST FOR A DISTANCE OF 63.15 FEET; THENCE SOUTH 74 DEGREES 37 MINUTES 54 SECONDS EAST FOR A DISTANCE OF 63.02 FEET; THENCE SOUTH 76 DEGREES 40 MINUTES 40 SECONDS EAST FOR A DISTANCE OF 36.43 FEET TO THE POINT OF TERMINATION OF SAID EASEMENT.

SURVEY DESCRIPTION:

A PART OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 15, TOWNSHIP 2 NORTH, RANGE 15 WEST, PULASKI COUNTY, ARKANSAS, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 15, THENCE NORTH 88 DEGREES 32 MINUTES 02 SECONDS EAST ALONG THE SOUTH LINE OF THE SAID SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER 504.69 FEET TO A FOUND 1/2 INCH REBAR (DEED EAST 511.25 FEET); THENCE LEAVING SAID SOUTH LINE NORTH 00 DEGREES 36 MINUTES 39 SECONDS EAST 521.80 FEET TO A POINT (DEED NORTH 528.00 FEET); THENCE SOUTH 88 DEGREES 37 MINUTES 25 SECONDS EAST 445.46 FEET TO A POINT (DEED EAST 445.50 FEET); THENCE SOUTH 00 DEGREES 34 MINUTES 04 SECONDS WEST 507.45 FEET TO A POINT ON THE SOUTH LINE OF THE SAID SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER (DEED SOUTH 528.00 FEET); THENCE SOUTH 88 DEGREES 32 MINUTES 02 SECONDS WEST ALONG SAID SOUTH LINE 446.13 FEET (DEED WEST 455.50 FEET), RETURNING TO THE POINT OF BEGINNING.

AND

AN EASEMENT FOR INGRESS AND EGRESS AND UTILITIES BEING 20 FEET IN WIDTH, 10 FEET EITHER SIDE OF THE CENTERLINE, SAID CENTERLINE BEING DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 15, TOWNSHIP 2 NORTH, RANGE 15 WEST, THENCE NORTH 00 DEGREES 24 MINUTES 24 SECONDS EAST ALONG THE WEST LINE THEREOF 556.46 FEET TO A POINT IN THE CENTERLINE OF BANDY RIDGE DRIVE; THENCE NORTH 43 DEGREES 40 MINUTES 13 SECONDS EAST ALONG SAID CENTERLINE OF BANDY RIDGE DRIVE 92.16 FEET TO THE POINT OF BEGINNING OF EASEMENT DESCRIPTION; THENCE SOUTH 27 DEGREES 22 MINUTES 39 SECONDS EAST 30.77 FEET; THENCE SOUTH 31 DEGREES 08 MINUTES 41 SECONDS EAST 49.97 FEET; THENCE SOUTH 39 DEGREES 19 MINUTES 37 SECONDS EAST 53.65 FEET; THENCE SOUTH 50 DEGREES 02 MINUTES 50 SECONDS EAST 39.76 FEET; THENCE SOUTH 59 DEGREES 17 MINUTES 13 SECONDS EAST 47.06 FEET; THENCE SOUTH 67 DEGREES 51 MINUTES 40 SECONDS EAST 67.60 FEET; THENCE SOUTH 71 DEGREES 15 MINUTES 35 SECONDS EAST 80.94 FEET; THENCE SOUTH 72 DEGREES 41 MINUTES 02 SECONDS EAST 63.15 FEET; THENCE SOUTH 74 DEGREES 37 MINUTES 54 SECONDS EAST 63.02 FEET; THENCE SOUTH 76 DEGREES 40 MINUTES 40 SECONDS EAST 36.43 FEET, TO THE TERMINATION OF EASEMENT DESCRIPTION.

Street Address: 29219 Bandy's Ridge Drive, Little Rock, AR 72223

WHEREAS on October 22, 2010, Ralph D. Livingston and Cynthia R. Livingston a/k/a Cynthia Roger Livingston, husband and wife, executed a Deed of Trust in favor of Robert C. Frank, Jr., as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Personalized Mortgages Inc. Said Deed of Trust was recorded on November 4, 2010, as instrument number 2010069419 in the real property records of Pulaski County, Arkansas. The Deed of Trust was subsequently assigned to Bank of America, N.A. by virtue of an assignment dated October 21, 2019, and recorded on October 25, 2019, as instrument number 2019068755 in the real property records of Pulaski County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Bank of America, N.A., 5600 Granite Pkwy, Bldg. VII, Plano, TX 75024 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 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 19th day of November, 2021.



Albertelli Law
James McPherson, Esq., 2011038
1 Information Way, Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 20-003461

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

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.


Notary Public

My Commission Expires: 7/25/2024

