2022-002950

I certify this instrument was filed on: 02/08/2022 10:31:58 AM Myka Bono Sample Saline County Circuit Clerk

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Prepared by: ALBERTELLI LAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 22-000339

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 April 18, 2022, at or about 1:00PM, the subject real property described herein below will be sold at the Main Entrance of the Saline County Courthouse, 200 N. Main St., Benton, AR 72015 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 Saline County, Arkansas more particularly described as follows:

THE PART OF THE NORTHWEST QUARTER OF SECTION 18, TOWNSHIP 2 SOUTH, RANGE 14 WEST, SALINE COUNTY, ARKANSAS, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE NORTH LINE OF THE OLD BENTON-BAUXITE ROAD THAT IS 1465.5 FEET SOUTH AND 925 FEET EAST OF THE NORTHWEST CORNER OF SAID SECTION 18, FOR THE POINT OF BEGINNING FOR THE LAND HEREIN CONVEYED AND FROM SAID POINT RUN THENCE NORTH 66 DEGREES EAST, ALONG SAID ROAD, 103 FEET; THENCE NORTH 10 DEGREES 10 MINUTES WEST, 235 FEET; THENCE WEST, 101 FEET TO A POINT 275 FEET NORTH 10 DEGREES 10 MINUTES WEST OF THE POINT OF BEGINNING; THENCE SOUTH 10 DEGREES 10 MINUTES EAST, 275 FEET TO THE POINT OF BEGINNING.

Street Address: 3222 Silica Heights, Benton, AR 72015

WHEREAS on June 22, 2010, by Joseph M. Sanders, a married person, and Brookes Sanders aka Brooke Sanders, for release of dower rights, to James R. Carroll as Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for The Carroll Mortgage Group, Inc. Said Deed of Trust having been recorded on June 29, 2010, in Book 10 at Page 50914 in the real property records of Saline County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated October 23, 2012, and recorded on October 30, 2012, in Book 12 at Page 097872 in the real property records of Saline 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, 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.

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WITNESS my hand this 8 day of Feb, 2022	
Alberteffi Law Kevin D. Rogers, Esq., 2012031 Information Way, Suite 201 Little Rock, AR 72202 501-406-0855 A LAW No. 22-000339	
ACKNOWLEDGEMENT	
STATE OF ARKANSAS § COUNTY OF PULASKI §	
On this day of day of 2022, before me, the undersigned officer, personally appeared, Kevin D. Rogers, mown 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: 1/25/2024	Notary Public Notary Public MARY GRAY ARKANSAS No. 12399839 PULASKI COUNTY
	Commission Expires 07-25-2024