

**2022-003279**

I certify this instrument  
was filed on:

**02/11/2022 08:02:06 AM**

**Myka Bono Sample  
Saline County Circuit Clerk**

Pages: 2  
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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 22-000350

**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:

LOT 39, OF THE DECEMBER, 1979 REPLAT OF LOTS 31 THROUGH 44 AND  
LOTS 47 THROUGH 49 OF ROLLING BROOK, AN ADDITION TO THE CITY OF  
BENTON, SALINE COUNTY, ARKANSAS.

Street Address: 2600 Rolling Brook Dr., Benton, AR 72015

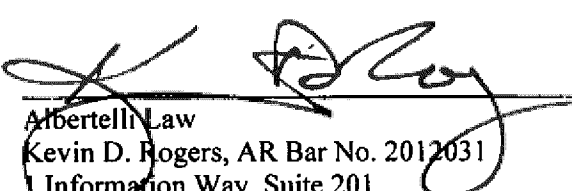
WHEREAS on November 24, 2003, Tracy D. Garner, unmarried individual, executed a Deed of Trust in favor of Vida H. Lampkin, as trustee for Heartland Community Bank. Said Deed of Trust was recorded on December 2, 2003, in Book 3 at Page 124261 in the real property records of Saline County, Arkansas. The Deed of Trust was subsequently assigned to The Leader Mortgage Company, Cleveland, Ohio, organized under the laws of the State of Ohio by virtue of an assignment dated December 1, 2003, and recorded on February 2, 2004, in Book 4 at Page 8376 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, specifically the installment due on June 1, 2021, and all subsequent payment 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 10 day of Feb, 2022

  
Albertelli Law  
Kevin D. Rogers, AR Bar No. 2012031  
Information Way, Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 22-000350

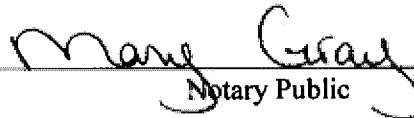
ACKNOWLEDGEMENT

STATE OF ARKANSAS §  
COUNTY OF PULASKI §



On this 10<sup>th</sup> day of February, 2022, before me, the undersigned officer, personally appeared, Kevin D. Rogers, 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