



Recorded in Record  
Book 2022 Page 4116  
Filed on 05/20/2022 12:13 PM  
Phillips County, Ar  
Christy Garach, Circuit Clerk

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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 22-002933

**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 July 25, 2022, at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the Phillips County Courthouse, 620 Cherry St., Helena, AR 72342 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 Phillips County, Arkansas more particularly described as follows:

LOTS NUMBERED ONE (1) AND TWO (2), BLOCK NUMBERED THIRTY-SEVEN (37), IN  
THE CITY OF WEST HELENA, PHILLIPS COUNTY, ARKANSAS.

Street Address: 727 Park Ave., West Helena, AR 72390

WHEREAS on September 22, 1993, Diana M. Ramey, a single person, executed a Mortgage in favor of Merchants & Farmers Bank, A Banking Corporation. Said Mortgage was recorded on September 28, 1993, in Book 696 at Page 586 and re-recorded on November 2, 1993, in Book 697 at Page 504 in the real property records of Phillips County, Arkansas. The Mortgage was subsequently assigned to Worthen Mortgage Company, Little Rock, Arkansas, organized under the laws of the State of Arkansas by virtue of an assignment dated September 22, 1993, and recorded on September 28, 1993, in Book 696 at Page 592 in the real property records of Phillips County, Arkansas. The Mortgage was subsequently assigned

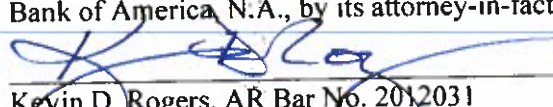
to Worthen Mortgage Company by virtue of an assignment dated September 22, 1993, and recorded on November 2, 1993, in Book 697 at Page 510 in the real property records of Phillips County, Arkansas. The Mortgage was subsequently assigned to Boatmen's National Mortgage Inc. s/b/m Bank of America, N.A. by virtue of an assignment dated October 5, 1995, and recorded on February 29, 1996, in Book 719 at Page 220 in the real property records of Phillips 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 August 1, 2021, 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.

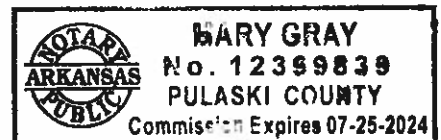
WITNESS my hand this 16 day of May, 2022.

Bank of America, N.A., by its attorney-in-fact, Albertelli Law

  
Kevin D. Rogers, AR Bar No. 2012031  
1 Information Way, Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 22-002933

ACKNOWLEDGEMENT

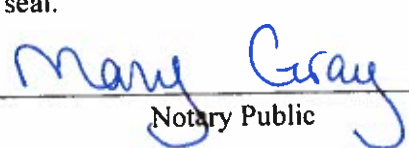
STATE OF ARKANSAS §  
COUNTY OF PULASKI §



On this 16 day of May, 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.

My Commission Expires: 7/25/2024

  
Notary Public

Chasity Deisch  
620 Cherry St #206  
Helena, AR 72342

Phillips  
COUNTY RECORDER'S COST FUND Receipt 849345

# PAID RECEIPT

ALBERTELLI LAW

If payment is made by check and same is not  
honored on presentation, receipt is null and void.

Payment received : 5/20/2022 12:12:00 PM

Received by : CDD

Paid By : ALBERTELLI LAW

Notes:

Reference # :

Item #	Item Code	Description	Date	Qty	Amount	Total
1	MND	MORTGAGEE'S NOTICE OF DEFAULT	5/20/2022	1	\$220.00	\$220.00

**Total Due : \$220.00**

Cash	\$0.00
Check 516800	\$220.00
Credit Card	\$0.00
<b>Total Rec'd</b>	<b>\$220.00</b>