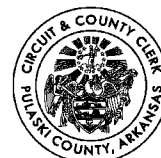


**2022045280**  
PULASKI CO. AR FEE \$20.00  
PRESENTED  
6/27/2022 3:34:55 PM  
RECORDED  
06/28/2022 07:45:03 AM  
TERRI HOLLINGSWORTH  
Circuit / County Clerk  
BY: NICOLE TUCKER  
DEPUTY RECORDER



(this space left blank for recording)

Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 22-002715

**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 August 30, 2022, at or about 10:00AM, 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 Mortgage is located in Pulaski County, Arkansas more particularly described as follows:

THE FOLLOWING DESCRIBED LANDS SITUATED IN THE COUNTY OF PULASKI IN THE STATE OF ARKANSAS, TO WIT:

THE MIDDLE 50 FEET OF LOTS 7 AND 8 AND THE MIDDLE 50 FEET OF THE SOUTH 40 FEET OF LOT 9, BLOCK 266 ORIGINAL CITY OF LITTLE ROCK PULASKI COUNTY ARKANSAS

Street Address: 1002 W 11th St., Little Rock, AR 72202

WHEREAS on July 12, 2005, Lydia L. Specht, executed a Mortgage in favor of Bank of America, N.A. Said Mortgage was recorded on August 15, 2005, as instrument number 2005068357 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,

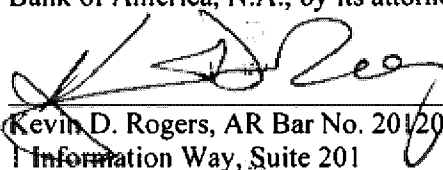
at Telephone No. 1-877-744-7691; and

WHEREAS there may be tenants that claim an interest in the real property herein based upon said tenancy; and

WHEREAS, the undersigned is the 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 April 5, 2020, 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 27 day of June, 2022.

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

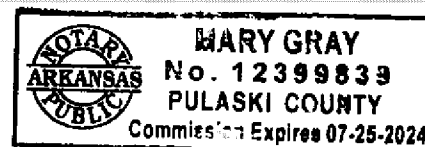
  
 Kevin D. Rogers, AR Bar No. 2012031  
 1 Information Way, Suite 201  
 Little Rock, AR 72202  
 501-406-0855  
 A LAW No. 22-002715

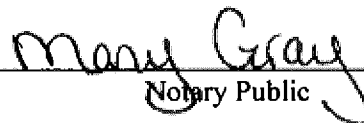
# ACKNOWLEDGEMENT

STATE OF ARKANSAS §  
 COUNTY OF PULASKI §

On this 27 day of June, 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