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COUNTY AND CIRCUIT CLERK
BY: AMANDA SCHILLING
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Prepared by: ALBERTELLI LAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 22-005708

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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 September 14, 2022, at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Baxter County Courthouse, One East 7th, Mtn. Home, AR-72653 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 Baxter County, Arkansas more particularly described as follows:

PARCEL 1: PART OF THE EAST HALF NW 1/4 FR 1.99 ACRES M/L SECTION 13, TOWNSHIP 21, RANGE 13.

PARCEL 1; BEING THAT PARCEL OF LAND CONVEYED TO DAVID C. PHILLIPS AND BRENDA G. PHILLIPS FROM DAVID C. HENSLEY AND BRENDA G. HENSLEY BY THAT DEED DATED 01/12/2001 AND RECORDED 01/12/2001 IN DEED BOOK 406, AT PAGE 2001 OF THE BAXTER COUNTY, AR PUBLIC REGISTRY.

PARCEL 2: PART OF THE E1/2 OF FRACTIONAL NW1/4 OF FRACTIONAL SECTION 13, TOWNSHIP 21 NORTH, RANGE 13 WEST, BAXTER COUNTY, ARKANSAS, DESCRIBED AS FOLLOWS: FROM THE SE CORNER OF SAID FRACTIONAL NW1/4 GO N. 83 DEG. 34' 13" WEST 744.20 FEET TO 3/8" REBAR ON THE NORTH RIGHT OF WAY LINE OF COUNTY ROAD NO. 37, POINT OF BEGINNING OF TRACT BEING DESCRIBED; THEN

CONTINUE ALONG SAID RIGHT OF WAY LINE N. 87 DE. 29' 41" WEST 251.30 FEET TO A 3/8" REBAR ON THE EAST RIGHT OF WAY LINE OF A 30 FT. WIDE ROAD EASEMENT: THENCE LEAVING THE NORTH RIGHT OF WAY LINE OF COUNTY ROAD NO.37. GO ALONG THE EAST RIGHT OF WAY LINE OF SAID 30 FT. ROAD EASEMENT N. 12 DEG. 04' 11" EAST 404.53 FEET TO A 3/8" REBAR; THEN LEAVING THE ROAD EASEMENT GO S. 87 DEG. 48' 22" EAST 181.99 FEET TO A 3/8" REBAR; THEN GO S.02 DEG. 12' 26" 400.00 FEET TO THE POINT OF BEGINNING.

PARCEL 2:BEING THAT PARCEL OF LAND CONVEYED TO DAVID C. PHILLIPS AND BRENDA G. PHILLIPS, HIS WIFE FROM DAVID C. HENSLEY AND BRENDA G. HENSLEY, HIS WIFE BY THAT DEED DATED 05/03/2001 AND RECORDED 05/08/2001 IN DEED BOOK 4599, AT PAGE 2001 OF THE BAXTER COUNTY, AR PUBLIC REGISTRY.

Street Address: 749 Cr 37, Clarkridge, AR 72623

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WHEREAS on December 13, 2002, David C. Phillips and Brenda G. Phillips, his wife, executed a Mortgage in favor of Bank of America, N.A. Said Mortgage was recorded on December 18, 2002, as instrument number 13943-2002 in the real property records of Baxter 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 November 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.

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| WITNESS my hand this day of | July, 2022. | | |
| Bank of America, N.A., by its attorne | y-in-fact, Albertelli Lav | / | |
| X DZor | | · · · = === | |
| Kevin D. Rogers, AR Bar No. 201203 Information Way, Suite 201 Little Rock, AR 72202 | <u></u> | | |
| 501-406-0855 ; | | | |
| A LAW No. 22-005708 | | | |
| | ACKNOWLEDGEM | ENT | MARY GRAY ARKANSAS No. 12359839 PULASKI COUNTY Commission Expires 07-25-2024 |
| STATE OF ARKANSAS COUNTY OF PULASKI | § § | | |
| On this | | | |
| IN WITNESS WHEREOF, I hereunto set my hand and official seal. | | | |
| of E | | Mar | y Caray |
| My Commission Expires: 125 | ,2024 | \ | Notary Public |
| 20 | | | |

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