2022-017235

I certify this instrument was filed on: 07/25/2022 11:22:59 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 22-005387

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 October 17, 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 Mortgage is located in Saline County, Arkansas more particularly described as follows:

ALL THAT PART OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 4, TOWNSHIP 3 SOUTH, RANGE 16 WEST, SALINE COUNTY, ARKANSAS, MORE FULLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE SAID EAST HALF OF THE SOUTHEAST QUARTER AND RUN THENCE NORTH 90 DEGREES WEST ALONG THE NORTH LINE FOR 1384.01 FEET TO THE CENTERLINE OF FAIRPLAY ROAD; THENCE SOUTH 08 DEGREES 32 MINUTES WEST ALONG CENTER OF ROAD FOR 65.3 FEET; THENCE SOUTH 00 DEGREES 22 MINUTES EAST ALONG CENTER OF ROAD FOR 107.1 FEET; THENCE SOUTH 15 DEGREES 42 MINUTES EAST ALONG CENTER OF ROAD FOR 530.87 FEET; THENCE SOUTH 16 DEGREES 59 MINUTES EAST ALONG CENTER OF ROAD FOR 278.86 FEET; THENCE NORTH 73 DEGREES 45 MINUTES LAST FOR 25 FEET TO THE EAST LINE OF ROAD, BEING THE POINT OF BEGINNING OF LAND HEREIN DESCRIBED; RUN THENCE NORTH 73

DEGREES 45 MINUTES EAST FOR 510.67 FEET; THENCE SOUTH 17 DEGREES 57 MINUTES EAST PARALLEL WITH ROAD FOR 255.9 FEET; THENCE SOUTH 73 DEGREES 45 MINUTES WEST FOR 510.67 FEET TO EAST LINE OF ROAD; RUN THENCE NORTH 17 DEGREES 57 MINUTES WEST 255.9 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPT THAT PORTION OF SUBJECT PROPERTY LYING WITHIN THE RIGHT OF WAY OF FAIRPLAY ROAD.

Street Address: 7908 Fairplay Road, Benton AR 72019

WHEREAS on June 15, 2009, Michele C. Erwin, an unmarried person, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Bank of Little Rock Mortgage Corporation. Said Mortgage was recorded on June 22, 2009, as instrument number 09 056309 in the real property records of Saline County, Arkansas. The Mortgage was subsequently assigned to Bank of America, N.A., successor by merger to BAC Home Loans Servicing LP, f/k/a Countrywide Home Loans Servicing, LP by virtue of an assignment dated May 8, 2012, and recorded on May 15, 2012, as instrument number 12 038984 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: 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, 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.

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WITNESS my hand this 25 day of July, 2022.
Bank of America, N.A., by its attorney-in-fact Albertelli Law
Halor
Kevin D. Rogers, AR Bar No. 2012031
I Information Way, Suite 201 U Little Rock, AR 72202
501-406-0855
A LAW No. 22-005387
ACKNOWLEDGEMENT AREANSAS No. 12399839 ACKNOWLEDGEMENT PULASKI COUNTY
Commission Expires 07-25-2024
STATE OF ARKANSAS § COUNTY OF PULASKI §
On this 35 day of
IN WITNESS WHEREOF, I hereunto set my hand and official seal.
Mary Gran
My Commission Expires: 7/25/2024 Notary Public