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Filed & Recorded in the Official Records of SHARON BLOUNT BAKER, CIRCUIT CLERK BY: CHFRII YN MAI ONF

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Prepared by: ALBERTELLI LAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 22-008411

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 November 8, 2022, at or about 1:30PM, the subject real property described herein below will be sold at the Main Entrance of the Crawford County Courthouse, 300 Main Street, Van Buren, AR 72956 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 Crawford County, Arkansas more particularly described as follows:

LOT 8, AUTUMNWOOD ADDITION, VAN BUREN, CRAWFORD COUNTY, ARKANSAS ACCORDING TO SURVEY BY B & J SURVEY DATED 9/22/89.

Street Address: 920 North 24th Street Van Buren AR 72956

WHEREAS on September 16, 2013, Phyllis Ann Horton, single woman, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Benefit Bank. Said Mortgage was recorded on September 17, 2013, as instrument number 2013008770 in the real property records of Crawford County, Arkansas. The Mortgage was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated May 15, 2017, and recorded on May 22, 2017, as instrument number 2017004651 in the real property records of Crawford County, Arkansas. The party initiating foreclosure can be contacted at or

in care of its servicer initiating forectosure 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 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 1, 2022, 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 31 day of August, 2022.

U.S. Bank, National Association, by its atforney-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. 22-008411

ACKNOWLEDGEMENT

MARY GRAY
ARKANSAS No. 12399839
PULASKI COUNTY
Commission Expires 07-25-2024

STATE OF ARKANSAS COUNTY OF PULASKI

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission Expires: 7/25/2024

CUIT COUNTY

Notary Public

CERTIFICATE OF RECORD STATE OF ARKANSAS, COUNTY OF CRAWFORD I hereby certify that this instrument was Filed and Recorded in the Official Records

Doc Num 2022009227 08/31/2022 01:36:57 PM SHARON BLOUNT BAKER CRAWFORD COUNTY CIRCUIT CLERK BY: CHERILYN MALONE