## 2022-023039

I certify this instrument was filed on: 10/06/2022 03:22:43 PM Myka Bono Sample Saline County Circuit Clerk

> Pages: 3 ER

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Prepared by: ALBERTELLI LAW I INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 22-008531

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 December 13, 2022 at or about 12:00PM, 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 DAY 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:

THE FOLLOWING DESCRIBED PROPERTY IN SALINE COUNTY, ARKANSAS:

THAT PART OF THE SOUTHWEST QUARTER OF SOUTHEAST QUARTER, SECTION 6, TOWNSHIP 2 SOUTH, RANGE 13 WEST, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID SOUTHWEST QUARTER OF SOUTHEAST QUARTER AND RUN THENCE SOUTH 138 FEET; THENCE EAST TO EAST SIDE OF VIMY RIDGE ALEXANDER ROAD FOR A POINT OF BEGINNING; AND FROM SAID POINT RUN THENCE SOUTH ALONG EAST SIDE OF ROAD 132 FEET; THENCE EAST 378 FEET; THENCE NORTH 78.5 FEET; THENCE IN A WESTERLY DIRECTION 354 FEET TO THE POINT OF BEGINNING, CONTAINING 1.07 ACRE, MORE OR LESS.

Street Address: 19542 S Alexander Rd Alexander AR 72002

WHEREAS on October 9, 2019 Miranda S. Higgins, Dakota Higgins, and Morgan Brooke Traylor, executed a Mortgage in favor of Bank of America, NA said Mortgage was recorded on October 17, 2019 as instrument number 2019-020262 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. 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 March 14, 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 & day of Oct

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

Kevin Rogers, 2012031

1 Information Way

Suite 201

Little Rock, AR 72202

501-406-0855

A LAW No. 22-008531

## **ACKNOWLEDGEMENT**

STATE OF ARKANSAS § COUNTY OF PULASKI	and the second s
On this day of of other ,2022, before me, personally appeared who locker, known to me to be the per instrument and acknowledged that he executed the same for the purpose.	the undersigned officer, son who subscribed to the within uses therein contained.
IN WITNESS WHEREOF, I hereunto set my hand and official seal.	self
SHLEY PA	Notary Public ssion Expires: $H - 27 - 26$
PULASKI COUNTY  AUDIC ARKSESS	