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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 22-004172

**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 20, 2022 at or about 10:00 AM , the subject real property described herein below will be sold at of the Miller County Courthouse, 412 Laurel Street, #109, Texarkana, AR 71854 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 Deed of Trust is located in Miller County, Arkansas more particularly described as follows:

**LOT NUMBERED TWO (2) IN BLOCK NUMBERED (1) OF THE REPLAT OF LOTS
10, 11, AND 12 IN BLOCK 9 OF TEXARKANA LOAN AND TRUST CO.'S ADDITION
TO THE CITY OF TEXARKANA, MILLER COUNTY, ARKANSAS, ACCORDING
TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME 2005, PAGE 26 OF
THE PLAT RECORDS OF MILLER COUNTY, ARKANSAS.**

Street Address: 2311 E 11th St Texarkana AR 71854

WHEREAS on October 10, 2006, Alicia Caldwell, an unmarried person, executed a Deed of Trust in favor of Delbert Mickel, as trustee for Regions Bank d/b/a Regions Mortgage. Said Deed of Trust was recorded on October 11, 2006 in Book 2006 Page 20155 in the real property records of Miller County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank N.A. by virtue of an assignment

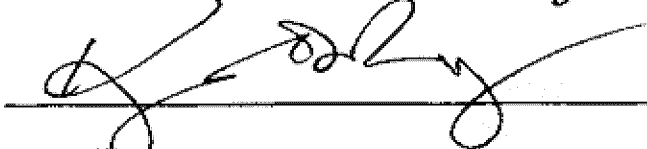
dated January 30, 2007 and recorded on January 30, 2007 in Book 2007 Page 1988 in the real property records of Miller County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association, 4801 Frederica Street, Owensboro, 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 substitute trustee and is acting on and with the consent and authority of the lender who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every Deed of Trust 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 December 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 12 day of October 2022

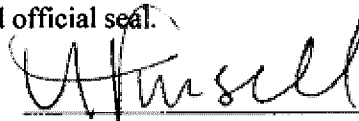

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501-406-0855
A LAW No. 22-004172

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 12th day of October, 2022, before me, the undersigned officer,
personally appeared Kevin 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: 4-27-26

