COOKE CIRCULATION OF SEATON OF SEATO

CERTIFICATE OF RECORD
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POPE COUNTY, ARKANSAS
RACHEL L. OERTLING
ASHLEY MAHON, D.C.
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FEE: \$ 210.00

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Prepared by: ALBERTELLI LAW I INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 22-011404

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 February 13, 2023, at or about 1:00PM, the subject real property described herein below will be sold at the Main Entrance of the Pope County Courthouse, 100 W. Main, Russellville, AR 72801 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 Pope County, Arkansas more particularly described as follows:

SITUATED IN THE STATE OF ARKANSAS, COUNTY OF POPE, CITY OF RUSSELLVILLE, AND DESCRIBED AS FOLLOWS:

LOT 73, REPLAT OF COVE LANDING PHASE I, POPE CO ARKANSAS. Street Address: 131 Pike Lane Russellville AR 72802

WHEREAS on November 26, 2008, Jessica Zachary, a Married Person join ed by her husband, Chuck Zachary, executed a Mortgage in favor of Bank of the Ozarks said Mortgage was recorded on December 4, 2008 in Book 2008-66 Page 713 in the real property records of Pope County, Arkansas. Mortgage was subsequently assigned to Mortgage Electronic Registration Systems, Inc., by virtue of an assignment dated November 26, 2008, and recorded on December 4, 2008, in Book 2008-66 Page 730 in the real property records of Pope County, Arkansas. Mortgage was subsequently assigned to U.S. Bank, N.A., by virtue of

an assignment dated September 16, 2010, and recorded on September 29, 2010, in Book 2010-49 Page 310 in the real property records of Pope County, Arkansas. Mortgage was subsequently assigned to U.S. Bank, National Association by virtue of an assignment dated January 23, 2019, and recorded on January 24, 2019, as instrument number 2019-00543 in the real property records of Pope 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 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, 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 / day of Dec , 2022.	
U.S. Bank, National Association, by its attorney-in-fact, Albertelli Law	
A ASlo	
Kelvin Rogers, 2012031 1 Information Way Suite 201	
Little Rock, AR 72202	
501-406-0855	
A LAW No. 22-011404	
ACKNOWLEDGEMENT	
ACKNO WELDGEMENT	
STATE OF ARKANSAS § COUNTY OF PULASKI §	
On this	
IN WITNESS WHEREOF, I hereunto set my hand and official seal.	
	Affrall
EN PURSEL.	Notary Public
El 4. 632. 1427	My Commission Expires: 4-27-26
SAL M. COUNTY	