

Jeannie Pike - Circuit Clerk  
Garland, AR  
eFiled for Record  
11/30/2022 9:16AM

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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 22-011444

**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 8, 2023, at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901, outside the north entrance of the courthouse, 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 Garland County, Arkansas more particularly described as follows:

A PART OF SE1/4 NW1/4, SEC. 21, TWP. 3 SOUTH, RGE. 19 WEST OF GARLAND COUNTY, ARKANSAS, COMMENCE AT THE NE COR. OF SAID SE1/4 NW1/4 THENCE S 2 DEGREES 17'53" W A DIST. OF 355.65' TO A 1/2" REBAR; THENCE N 61 DEGREES 58'44" W A DIST. OF 98.62' TO 1/2" REBAR (BLEES) THENCE N 66 DEGREES 43'57" W A DIST. OF 169.94' TO 3/4" PIPE; THENCE S 1 DEGREES 17'00" W A DIST. OF 124.06' TO A SET 1/2" REBAR AND POINT OF BEG.; THENCE S 86 DEGREES 54'03" E A DIST. OF 114.17' TO SET 1/2" REBAR; THENCE S 1 DEGREES 46'33" W A DIST. OF 30.0' TO 1/2" REBAR; THENCE S 1 DEGREES 14'02" W A DIST. OF 199.36' TO 1/2" REBAR ON NORTH R-O-W OF SAN CARLOS POINT; THENCE N 86 DEGREES 54'03" W ON SAID R-O-W A DIST. OF 114.09' TO 1/2" PIPE; THENCE N 1 DEGREES 17'00" E A DIST. OF 229.36' TO POINT OF BEG. (BEING TRACT B ACCORDING TO PLAT RECORDED IN BOOK 15 AT

PAGE 96 OF THE PLAT RECORDS OF GARLAND COUNTY, ARKANSAS).

Street Address: 169 San Carlos Pt Hot Springs AR 71913

WHEREAS on August 31, 2017, Douglas F. Freeman, Jr., an Unmarried Man, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Arkansas Federal Credit Union said Mortgage was recorded on September 1, 2017, in Book 3877 Page 486 in the real property records of Garland County, Arkansas. Mortgage was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated March 26, 2019, and recorded on April 8, 2019, in Book 4037 Page 432 in the real property records of Garland 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

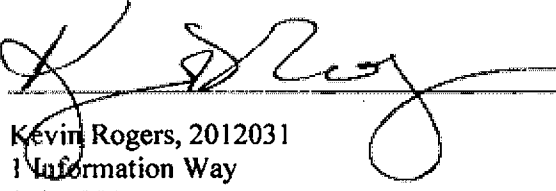
WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

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 July 1, 2019, 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.

**\*\*THIS SPACE INTENTIONALLY LEFT BALNK\*\***

WITNESS my hand this 29 day of Nov, 2022.

U.S. Bank, National Association, 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. 22-011444

ACKNOWLEDGEMENT

STATE OF ARKANSAS §  
COUNTY OF PULASKI §

On this 29th day of November, 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

Trans: 345007

Total Fees: \$180.00

Garland County, AR

I certify this instrument was Electronically filed  
on 11/30/2022 9:16AM

in DEED Book 4510 Pages 0822 - 0825

Jeannie Pike - Circuit Clerk