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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 23-000706

**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 April 26, 2023, at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Baxter County Courthouse, One East 7th, Mtn. Home, AR 72653 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 Baxter County, Arkansas more particularly described as follows:

PART OF THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 25, TOWNSHIP 20 NORTH, RANGE 14 WEST, BAXTER COUNTY, ARKANSAS, DESCRIBED AS FOLLOWS: STARTING AT THE SOUTHWEST CORNER OF SAID SOUTHWEST 1/4 SOUTHEAST 1/4, SAID CORNER BEING MARKED BY A 12" FENCE CORNER POST, THENCE NORTH 01 DEGREES 08' 00" EAST FOR A DISTANCE OF 1073.20 FEET, ALONG THE WEST LINE OF SAID SOUTHWEST 1/4 SOUTHEAST 1/4, TO THE POINT OF BEGINNING FOR THE TRACT HEREIN DESCRIBED; THENCE NORTH 01 DEGREES 08' 00" EAST FOR A DISTANCE OF 93.02 FEET, ALONG SAID WEST LINE OF SOUTHWEST 1/4 SOUTHEAST 1/4, TO A POINT; THENCE SOUTH 88 DEGREES 57' 22" EAST FOR A DISTANCE OF 303.94 FEET, ALONG EXISTING FENCE, TO A REBAR AT FENCE CORNER; THENCE SOUTH 03 DEGREES 18' 19" EAST FOR A DISTANCE OF 98.06 FEET, ALONG SAID FENCE, TO A POINT ON THE NORTH LINE OF A 50 FOOT

ACCESS ROAD EASEMENT; THENCE NORTH 88 DEGREES 04' 46" WEST FOR A DISTANCE OF 311.56 FEET, ALONG THE NORTH LINE OF SAID ACCESS ROAD EASEMENT, TO THE POINT OF BEGINNING.

SUBJECT TO A 30 FOOT EASEMENT FOR INGRESS AND EGRESS ALONG THE EXISTING DIRT ROAD THAT CROSSES THE ABOVE DESCRIBED PROPERTY AS SHOWN ON RURAL SURVEY RS-330-94.

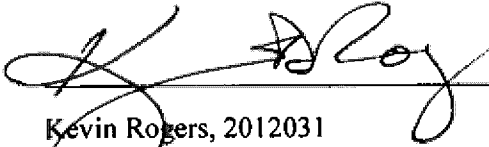
Street Address: 203 Zelk Lane Mountain Home AR 72653

WHEREAS on June 14, 2011, Dorothy M. Waters, a single person, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for First National Bank and Trust said Mortgage was recorded on June 14, 2011, as instrument number 4757-2011 in the real property records of Baxter County, Arkansas. Mortgage was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated November 13, 2015, and recorded on November 20, 2015, as instrument number L201510532 in the real property records of Baxter 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

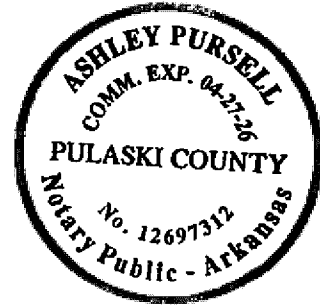
WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

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 September 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 15 day of Feb, 2023. U.S. Bank, National Association, by its attorney-in-fact, Albertelli Law



Kevin Rogers, 2012031
Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 23-000706

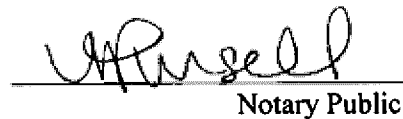


ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 15th day of February, 2023, 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