Book 4543 Page 0570

Kristie Womble-Hughes - Circuit Clerk Garland, AR eFiled for Record 04/12/2023 11:25AM

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Prepared by: ALBERTELLLAW LINFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 22-011862

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 June 16, 2023, at or about 11:00AM, 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 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:

ALL OF LOT NO. 5 BLOCK NO. 6 OF MORRISON AND BELDING ADDITION TO THE CITY OF HOT SPRINGS, GARLAND COUNTY, ARKANSAS, (ACCORDING TO SURVEY BY LARRY W. SMITH, REGISTERED PROFESSIONAL LAND SURVEYOR DATED SEPTEMBER 20, 1993)

Street Address: 407 Morrison Ave Hot Springs National AR 71901

WHEREAS on February 16, 2005, Alice Jean Rust, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Lehman Brothers Bank, FSB said Mortgage was recorded on March 3, 2005, in Book 2513 Page 186 in the real property records of Garland County, Arkansas. The Mortgage was subsequently assigned to U.S. Bank National Association, As Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, series 2005-4 by virtue of an assignment dated December 19, 2022, and recorded on December 29, 2022, in Book 4517 Page 889 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, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-4 8950 Cypress Waters Blvd Coppell TX 75019 at Telephone No. 888-480-2432; 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, 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, 2023. d/b/a Mr. Cooper, by its attorney-in-fact, Albertelli Law
X Da	
Kevin Rogers, 2012031	
1 Information Way	0
www.ire.m.v.	
Little Rock, AR 72202	
501-406-0855	
A LAW No. 22-011862	

ACKNOWLEDGEMENT

STATE OF ARKANSAS COUNTY OF PULASKI	§ §	
On this 11 day of Agree	ogers, known to n	,2023, before me, the undersigned officer, ne to be the person who subscribed to the within
instrument and acknowledged th	at he executed the	e same for the purposes therein contained.
IN WITNESS WHEREOF, I her	reunto set my hand	d and official spal.

My Commission Expires: 10-6-27

Notary Public

Trans: 351589 Total Fees: \$35.00

Garland County, AR I certify this instrument was Electronically filed on 04/12/2023 11:25AM in DEED Book 4543 Pages 0570 - 0572 Kristie Womble-Hughes - Circuit Clerk