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2023-02016

CRITTENDEN COUNTY, ARKANSAS

FILED FOR RECORD

05/17/2023 03:12 PM

TERRY HAWKINS, CIRCUIT CLERK

BY: CHARLENE ZACHARY

PAGE #: 2

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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 23-005311

**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 July 31, 2023, at or about 10:00 AM , the subject real property described herein below will be sold at of the Crittenden County Courthouse, 100 Court Street, Marion, AR 72364 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 Crittenden County, Arkansas more particularly described as follows:

LOT 14 IN BLOCK 6 OF THE AVONDALE GARDENS SUBDIVISION IN THE  
CITY OF WEST MEMPHIS, ARKANSAS, AS SHOWN BY A PLAT OF RECORD IN  
PLAT BOOK 2 AT PAGE 38 IN THE OFFICE OF THE CIRCUIT COURT CLERK  
AND EX-OFFICIO RECORDER OF CRITTENDEN COUNTY, ARKANSAS.

Street Address: 1406 Cheshire Ln West Memphis AR 72301

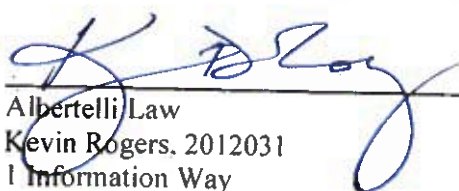
WHEREAS on April 13, 2010, Laura A. Luther, a single person, executed a Deed of Trust in favor of Iberiabank, FSB, as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Iberiabank Mortgage Company, An Arkansas Corporation. Said Deed of Trust was recorded on April 16, 2010, in Book 1400 Page 314 in the real property records of Crittenden County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated July 20, 2020, and recorded on July 27, 2020, as instrument number 2020-03557 in the real property records of Crittenden County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer

initiating foreclosure at: U.S. Bank National Association 2800 Tamarack Road 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 January 1, 2022, and each subsequent payment to date are now due and the same is now therefore wholly 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 16 day of May, 2023

  
Albertelli Law  
Kevin Rogers, 2012031  
1 Information Way  
Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 23-005311

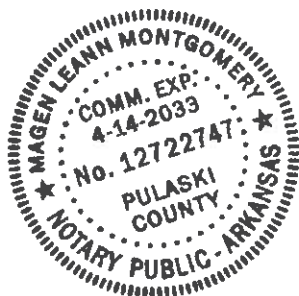
#### ACKNOWLEDGEMENT

STATE OF ARKANSAS  
COUNTY OF PULASKI

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§

On this 16 day of May, 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: 4/14/2033