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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 23-005318

**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 August 9, 2023, at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Montgomery County Courthouse, 105 Hwy. 270 East, Mount Ida, AR 71957 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 DAY OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

WHEREAS, the property secured under the Mortgage is located in Montgomery County, Arkansas more particularly described as follows:

SITUATED IN THE COUNTY OF MONTGOMERY AND STATE OF ARKANSAS:

THE SOUTHWEST 1/4 SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 3 SOUTH, RANGE 25 WEST, PART OF THE NORTHEAST 1/4 NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 3 SOUTH, RANGE 25 WEST DESCRIBED AS FOLLOWS: COMMENCE AT THE NORTHEAST CORNER OF SAID TRACT; THENCE WEST ALONG THE SECTION LINE 780 FEET TO THE CORNER OF THE SCHOOL-HOUSE GROUNDS; THENCE SOUTH 330 FEET; THENCE EAST 780 FEET TO THE SECTION LINE; THENCE NORTH 330 FEET TO THE PLACE OF BEGINNING. ALL THAT PART OF THE NORTHWEST 1/4 NORTHWEST 1/4, EXCEPT 5 ACRES OWNED BY J. T. HARP AS RECORDED IN RECORD BOOK 22, PAGE 484 OF THE RECORDS OF MONTGOMERY COUNTY, ARKANSAS, AND EXCEPT 15 ACRES SOLD TO DEWEY SELF AS RECORDED IN BOOK 26, PAGE 21-A, IN SECTION 29, TOWNSHIP 3 SOUTH, RANGE 25 WEST, AND EXCEPT 5 ACRES IN THE

ABOVE DESCRIBED FORTY AS FOLLOWS: BEGIN AT A POINT 8 CHAINS EAST OF THE SOUTHWEST CORNER OF THE ABOVE DESCRIBED FORTY; RUN FROM SAID POINT OF BEGINNING NORTH 5 CHAINS 58 LINKS; THENCE SOUTH 76 DEGREES EAST 12 CHAINS AND 30 LINKS; THENCE SOUTH 229 LINKS TO THE SOUTHEAST CORNER OF SAID LAND; THENCE WEST 12 CHAINS TO THE POINT OF BEGINNING. PART OF THE SOUTHEAST 1/4 SOUTHEAST 1/4 OF SECTION 19, TOWNSHIP 3 SOUTH, RANGE 25 WEST, DESCRIBED AS FOLLOWS: BEGIN AT THE SOUTHWEST CORNER OF SAID FORTY AND RUN NORTH 6.5 DEGREES WEST 10 CHAINS; THENCE EAST 20 CHAINS; THENCE SOUTH 10 CHAINS TO THE SOUTH LINE; THENCE WEST ALONG LINE TO THE PLACE OF BEGINNING. LESS AND EXCEPT ABOUT 4 ACRES BEING A STRIP 90 FEET YARDS OF EVEN WIDTH ON THE WEST SIDE PREVIOUSLY SOLD TO IRA FERGUSON; ANDREW FERGUSON AND MRS. BERTHA BELLAMY ON THE 16TH DAY OF SEPTEMBER 1941.

THE FOLLOWING DESCRIBED LOT OR PARCEL OF LAND SITUATED IN THE TOWN OF BLACK SPRINGS, MONTGOMERY COUNTY, ARKANSAS: BEGINNING AT A POINT 1231.1 FEET EAST OF THE SOUTHWEST CORNER OF BLOCK 1; THENCE NORTH 481 FEET; THENCE EAST 416 FEET AND 4/5TH FEET; THENCE SOUTH 481 FEET; THENCE WEST 416 FEET AND 4/5TH FEET TO THE PLACE OF BEGINNING; AND THE SAME BEING IN THE NORTHEAST 1/4 NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 3 SOUTH, RANGE 25 WEST, AND KNOWN AS LOTS 6 AND 7 IN THE TOWN OF BLACK SPRINGS, ARKANSAS, LESS AND EXCEPT BEGINNING AT A POINT 1231.1 FEET EAST OF THE SOUTHWEST CORNER OF BLOCK 1, SAME POINT BEING THE CENTER OF HIGHWAY NO. 8; THENCE NORTH 210 FEET; THENCE EASTERLY PARALLEL WITH SAID HIGHWAY NO. 8 A DISTANCE OF 250 FEET; THENCE SOUTH 210 FEET TO THE CENTER OF SAID HIGHWAY NO. 8; THENCE WESTERLY ALONG AND WITH CENTER OF SAID HIGHWAY 260 FEET, MORE OR LESS, TO THE POINT OF BEGINNING, THE SAME BEING IN THE NORTHEAST 1/4 NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 3 SOUTH, RANGE 25 WEST, AND KNOWN AS PART OF LOTS 6 AND 7 IN THE TOWN OF BLACK SPRINGS, ARKANSAS. LESS AND EXCEPT PART OF THE SOUTHWEST 1/4 SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 3 SOUTH, RANGE 25 WEST, AND PART OF THE NORTHWEST 1/4 NORTHWEST 1/4 OF SECTION 29, TOWNSHIP 3 SOUTH, RANGE 25 WEST, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGIN AT THE NORTHEAST CORNER OF SAID NORTHWEST 1/4 NORTHWEST 1/4, SECTION 29, TOWNSHIP 3 SOUTH, RANGE 25 WEST; THENCE SOUTH TO A POINT 180 YARDS NORTH OF THE CENTERLINE OF STATE HIGHWAY NO. 8; THENCE WEST 350 FEET; THENCE NORTH 995 FEET; THENCE EAST 350 FEET TO THE EAST LINE OF THE SOUTHWEST 1/4 SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 3 SOUTH, RANGE 25 WEST; THENCE SOUTH TO THE NORTHEAST CORNER OF THE NORTHWEST 1/4 NORTHWEST 1/4 OF SECTION 29, TOWNSHIP 3 SOUTH, RANGE 25 WEST, THE POINT OF BEGINNING. LESS AND EXCEPT 1/2 OF ALL OIL, GAS AND OTHER MINERALS, IN, TO AND UNDER SAID LANDS.

Street Address: 994 Hwy 8 W Norman AR 71960

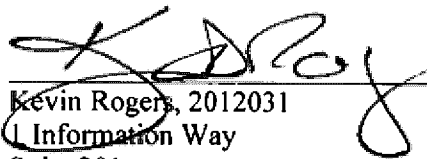
WHEREAS on May 25, 2007, Alvin R. Stenerodden, and Frances B. Stenerodden, , husband and wife, executed a Mortgage in favor of U.S. Bank National Association N.D. said Mortgage was recorded on July 2, 2007, as instrument number 07R01406 in the real property records of Montgomery County, Arkansas. The 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 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 December 24, 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 25 day of May, 2023. U.S. Bank, National Association, by its attorney-in-fact, Albertelli Law


Kevin Rogers, 2012031
1 Information Way
Suite 201

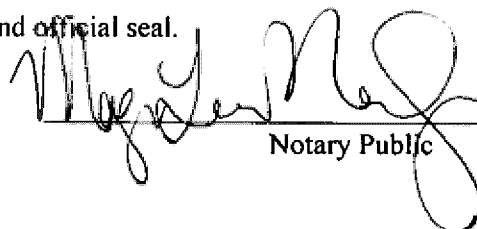
Little Rock, AR 72202
501-406-0855
A LAW No. 23-005318

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 25 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

