

CRITTENDEN COUNTY, ARKANSAS
FILED FOR RECORD
07/24/2023 12:05 PM
TERRY HAWKINS, CIRCUIT CLERK
BY: CAROLYN PERRY
PAGE #: 2

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Prepared by: ALBERTELLI LAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 23-004851

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 September 25, 2023, at or about 10:00AM, 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 51, BLOCK 1, FIRST ADDITION - ROYAL GARDENS SUBDIVISION IN THE CITY OF WEST MEMPHIS, ARKANSAS, AS SHOWN BY PLAT OF RECORD IN PLAT BOOK 2, PAGE 176, RECORDS OF CRITTENDEN COUNTY, ARKANSAS.

Street Address: 2507 Gathings Dr West Memphis AR 72301

WHEREAS on August 10, 2012, Cedric Coleman, a single person, executed a Deed of Trust in favor of IBERIABANK, as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for IBERIABANK Mortgage Company, an Arkansas Corporation. Said Deed of Trust was recorded on August 14, 2012, in Book 1464 Page 564 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 October 14, 2015, and recorded on October 22, 2015, as instrument number 2015-05163 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 June 1, 2020, 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 // day of / land y , 2023.

Albertelli Law
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1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855

ACKNOWLEDGEMENT

STATE OF ARKANSAS COUNTY OF PULASKI

A LAW No. 23-004851

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IN WITNESS WHEREOF, I hereunto set my hand and official seal.

COMM. EXP. COMM. EXP. A-14-2033

*** No. 12722747 ***

PULASKI

COUNTY

PUBLIC

PUBLIC

REFERENCE

PUBLIC

PUBLIC

REFERENCE

PUBLIC

My Commission Expires: 4/14/2033