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PULASKI CO. AR FEE \$20.00 PRESENTED 11/8/2023 11:53:05 AM RECORDED 11/09/2023 08:10:05 AM TERRI HOLLINGSWORTH Circuit / County Clerk BY: NICOLE TUCKER DEPUTY RECORDER

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i.,

Prepared by: ALBERTELLILAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 23-013246

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 January 8, 2024, at or about 10:00AM, the subject real property described herein below will be sold at of the Pulaski County Courthouse, 401 West Markham, Little Rock, AR 72201 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 Pulaski County, Arkansas more particularly described as follows:

LOT 10, BLOCK B, 1955 REPLAT OF BLOCKS A, B, C AND D, RICH ACRES SUBDIVISION TO NORTH LITTLE ROCK, PULASKI COUNTY, ARKANSAS.

Street Address: 708 Mills St North Little Rock AR 72117

WHEREAS on March 24, 2014, Dereck L. Sanders, a married person and Tamonica Sanders, 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 March 31, 2014, as instrument number 2014017384 in the real property records of Pulaski County, Arkansas. The Deed of Trust was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated April 19, 2022, and recorded on April 19, 2022, as instrument number 2022027419 in the real property records of Pulaski County, Arkansas. The party initiating foreclosure can be

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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 November 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 $\frac{1}{2}$ day of	Nov., 2023.
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Albertell Law	- 1 ·
Kovin Rogers, 2012031	· (4.4)
1 Information Way Suite 201	
Little Rock, AR 72202	les
501-406-0855	
A LAW No. 23-013246	
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ACKNOWLEDGEMENT	
STATE OF ARKANSAS	§
COUNTY OF PULASKI	§
On this day of Novem	,2023, before me, the undersigned officer, known to me to be the person who subscribed to the within
instrument and acknowledged that he	e executed the same for the purposes therein contained.
IN WITNESS WHEREOF, I hereunt	to set my hand and official seal.

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My Commission Expires: 4 \ \mu \) \vi\ \vi\