Book 2024 Page 6986

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WHITE CO. AR FEE \$175.00
PRESENTED & RECORDED
07/23/2024 10:18:29
SARA BROWN-CARLTON
CIRCUIT CLERK
BY: DENISE MORRIS

BK: MISC 2024 PG: 6986 - 6987

DEPLITY

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Prepared by: ALBERTELLI LAW 1 INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 24-026761

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 September 24, 2024 at or about 9:00AM, the subject real property described herein below will be sold at the Main Entrance of the White County Courthouse, 300 N. Spruce, Searcy, AR 72143 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 White County, Arkansas more particularly described as follows:

LOT 10, PHASE I TO CYPRESS LANDING SUBDIVISION TO WHITE COUNTY, ARKANSAS

Street Address: 137 Lloyd Henderson Rd Beebe AR 72012

WHEREAS on December 12, 2022 Steven B. Summers, an unmarried man, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for FirstTrust Home Loans, Inc. Said Mortgage was recorded on December 19, 2022 in Book 2022, Page 33391 in the real property records of White County, Arkansas. Said Mortgage was subsequently assigned to U.S. Bank National Association by virtue of an assignment dated June 21, 2023 and recorded on June 21, 2023 in Book 2023, Page 5395 in the real property records of White 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 May 1, 2023, 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 22 day of July 2024. U.S. Bank, National Association, by its attorney-in-fact,

Albertelli Law

Kevin Rogers, 2012031

Information Way

Suite 201

Little Rock, AR 72202

501-406-0855

A LAW No. 24-026761

## ACKNOWLEDGEMENT

STATE OF ARKANSAS COUNTY OF PULASKI

On this And day of July, 2024, 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.

My Commission Expires: 4/14/2033