

THIS INSTRUMENT PREPARED
BY AND TO BE RETURNED TO
Mickel Law Firm, P.A.
1501 North University
Ste. 930
Little Rock, AR 72207

Grantor: Dozier, Michael

Grantee: Flat Branch Mortgage, Inc.

NOTICE OF DEFAULT AND INTENTION TO SELL

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION

**IF YOUR PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY AND
AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST YOU**

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION GIVEN MAY BE USED
FOR THAT PURPOSE.**

NOTICE IS HEREBY GIVEN that on Thursday, April 13, 2023, at or about 3:30 PM, the following real property will be sold and this statutory foreclosure sale will be held at the front door, inside the main entrance of the Lonoke County Courthouse, 301 North Center St., Lonoke, Arkansas, or the sale will be held in the place at said venue where foreclosure sales are customarily advertised and/or conducted, to the highest bidder for cash:

Lot 24, Fox Run Subdivision, Phase II, to the City of Cabot, Lonoke County, Arkansas.

More Commonly Known As: 13 Red Fox Ct., Cabot, AR 72023.

On June 26, 2020, Michael Dozier executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc ("MERS") solely as nominee for Flat Branch Mortgage, Inc., which was recorded on July 1, 2020, as Instrument No. 2020-06829 in the real estate records of Lonoke County, Arkansas and is now held by Flat Branch Mortgage, Inc..

The default for which foreclosure is made is due to the failure of payment per the terms of the note and security instrument and is now wholly due. Mortgagee or Beneficiary is exercising its power of sale under Ark. Code Ann. Section 18-50-115 and as such has directed Mickel Law Firm, P.A., as its Attorney-in-Fact or Trustee, to sell the property to satisfy said indebtedness. The party initiating this foreclosure can be contacted at or in care of its servicer: Flat Branch Home Loans, 16150 Main Circle Drive, Chesterfield, MO 63017, Phone (314) 872-0998.

This sale is subject to all matters shown on any applicable recorded plat or bill(s) of assurance; any restrictive covenants, easements, set back lines 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

