

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

**Grantor: O'Barts, William H.**

**Grantee: USAA FEDERAL SAVINGS BANK**

**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 Tuesday, August 1, 2023, at or about 12:00 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 Jackson County Courthouse, 208 Main Street, Newport, 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:

THE FOLLOWING LANDS LYING IN JACKSON COUNTY, ARKANSAS: TRACT 1: COMMENCING AT THE NE CORNER OF SECTION 21, TOWNSHIP 10 NORTH, RANGE 4 WEST, THENCE RUN SOUTH 501 FEET ALONG THE EAST LINE OF SAID SECTION TO THE POINT OF BEGINNING; THENCE RUN SOUTH 446 FEET; THENCE RUN WEST 781 FEET; THENCE RUN NORTH 446 FEET: THENCE RUN EAST 781 FEET TO THE POINT OF BEGINNING, BEING EIGHT (8) ACRES, MORE OR LESS, ALL IN SECTION 21, TOWNSHIP 10 NORTH, RANGE 4 WEST AND LOCATED IN JACKSON COUNTY, ARKANSAS; AND, COMMENCING AT THE NE CORNER OF SECTION 21, TOWNSHIP 10 NORTH, RANGE 4 WEST, THENCE RUN SOUTH 501 FEET ALONG THE EAST LINE OF SAID SECTION; THENCE RUN WEST 781 FEET TO THE POINT OF BEGINNING; THENCE RUN WEST 89 FEET; THENCE RUN NORTH 501 FEET TO THE NORTH LINE OF SAID SECTION 21; THENCE RUN WEST 50 FEET ALONG NORTH LINE OF SAID SECTION 21; THENCE RUN SOUTH 947 FEET; THENCE RUN EAST 139 FEET; THENCE RUN NORTH 446 FEET TO THE POINT OF BEGINNING, BEING TWO (2) ACRES, MORE OR LESS, ALL IN SECTION 21, TOWNSHIP 10 NORTH, RANGE 4 WEST, AND LOCATED IN JACKSON COUNTY, ARKANSAS. TRACT 2: BEGINNING AT THE NORTHEAST CORNER OF SECTION 21, TOWNSHIP 10 NORTH, RANGE 4 WEST, THEN RUN SOUTH 419.0 FEET ALONG THE EAST LINE OF SAID SECTION 21 TO THE POINT OF BEGINNING; THEN RUN SOUTH 82 FEET ALONG THE EAST LINE OF SAID SECTION 21; THEN RUN WEST 870 FEET; THEN RUN NORTH 501 FEET TO THE NORTH LINE OF SAID SECTION 21; THEN RUN EAST 662 FEET. ALONG THE NORTH LINE OF SECTION 21; THEN RUN SOUTH 419 FEET; THEN RUN EAST 208 FEET TO THE POINT OF BEGINNING, BEING 8.0 ACRES MORE OR LESS, ALL IN SECTION 21, TOWNSHIP 10 NORTH, RANGE 4 WEST AND LOCATED IN JACKSON COUNTY, ARKANSAS. TRACT 3: LOT ONE (1) BLOCK ONE (1), OAKLAND CRESTVIEW ESTATES, JACKSON COUNTY, ARKANSAS, ACCORDING TO THE PLAT AND BILL OF ASSURANCE OF SAID OAKLAND CRESTVIEW ESTATE DATED THE 21ST DAY OF NOVEMBER, 1972, AND FILED IN THE OFFICE OF THE RECORDER OF JACKSON COUNTY, ARKANSAS. TRACT 4: LOT 2, BLOCK 1, OAKLAND CRESTVIEW ESTATES, ACCORDING TO THE PLAT AND BILL OF ASSURANCE OF SAID OAKLAND CRESTVIEW ESTATES DATED THE 21ST OF NOVEMBER, 1972, AND FILED IN THE OFFICE OF THE RECORDER OF JACKSON COUNTY, ARKANSAS, AND DULY RECORDED IN RECORD BOOK 155 AT PAGE 148 OF SAID OFFICE. THE FOLLOWING DESCRIBED PREMISES, SITUATE IN COUNTY OF JACKSON AND STATE OF ARKANSAS, TO WIT: H183FRSJ TRACT 5: LOT 14, BLOCK 1, OAKLAND CRESTVIEW ESTATES, SECTION 16, TOWNSHIP 10, RANGE 4 WEST, JACKSON COUNTY, ARKANSAS. TRACT 6: LOT FIFTEEN (15), BLOCK ONE (1), OAKLAND CRESTVIEW ESTATES, ACCORDING TO THE PLAT AND BILL OF ASSURANCE OF SAID OAKLAND CRESTVIEW ESTATES DATED THE 21st DAY OF NOVEMBER, 1972, AND FILED IN THE OFFICE OF THE RECORDER OF JACKSON COUNTY, ARKANSAS, AND DULY RECORDED IN RECORD BOOK 155 AT PAGE 148 OF SAID OFFICE SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENT; COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

LESS AND EXCEPT:

THE FOLLOWING LANDS LYING IN JACKSON COUNTY, ARKANSAS: TRACT 1: COMMENCING AT THE NE CORNER OF SECTION 21, TOWNSHIP 10 NORTH, RANGE 4 WEST, THENCE RUN SOUTH 501 FEET ALONG THE EAST LINE OF SAID SECTION TO THE POINT OF BEGINNING; THENCE RUN SOUTH 446 FEET; THENCE RUN WEST 781 FEET; THENCE RUN NORTH 446 FEET: THENCE RUN EAST 781 FEET TO THE POINT OF BEGINNING, BEING EIGHT (8) ACRES, MORE OR LESS, ALL IN SECTION 21, TOWNSHIP 10 NORTH, RANGE 4 WEST AND LOCATED IN JACKSON COUNTY, ARKANSAS; AND, COMMENCING AT THE NE CORNER OF SECTION 21, TOWNSHIP 10 NORTH, RANGE 4 WEST, THENCE RUN SOUTH 501 FEET ALONG THE EAST LINE OF SAID SECTION; THENCE RUN WEST 781 FEET TO THE POINT OF BEGINNING; THENCE RUN WEST 89 FEET; THENCE RUN NORTH 501 FEET TO THE NORTH LINE OF SAID SECTION 21; THENCE RUN WEST 50 FEET ALONG NORTH LINE OF SAID SECTION 21; THENCE RUN SOUTH 947 FEET; THENCE RUN EAST 139 FEET; THENCE RUN NORTH 446 FEET TO THE POINT OF BEGINNING, BEING TWO (2) ACRES, MORE OR LESS, ALL IN SECTION 21, TOWNSHIP 10 NORTH, RANGE 4 WEST, AND LOCATED IN JACKSON COUNTY, ARKANSAS. TRACT 2: BEGINNING AT THE NORTHEAST CORNER OF SECTION 21, TOWNSHIP 10 NORTH, RANGE 4 WEST, THEN RUN SOUTH 419.0 FEET ALONG THE EAST LINE OF SAID SECTION 21 TO THE POINT OF BEGINNING; THEN RUN SOUTH 82 FEET ALONG THE EAST LINE OF SAID SECTION 21; THEN RUN WEST 870 FEET; THEN RUN NORTH 501 FEET TO THE NORTH LINE OF SAID SECTION 21; THEN RUN EAST 662 FEET. ALONG THE NORTH LINE OF SECTION 21; THEN RUN SOUTH 419 FEET; THEN RUN EAST 208 FEET TO THE POINT OF BEGINNING, BEING 8.0 ACRES MORE OR LESS, ALL IN SECTION 21, TOWNSHIP 10 NORTH, RANGE 4 WEST AND LOCATED IN JACKSON COUNTY, ARKANSAS.

More Commonly Known As: 1128 Jackson 2, Bradford, AR 72020.


On July 6, 2007, William H. O'Barts, III, executed a security instrument in favor of USAA Federal Savings Bank, which was recorded on July 19, 2007, in Record Book 395 at Page 246 in the real estate records of Jackson County, Arkansas and is now held by USAA Federal Savings Bank.

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: Nationstar Mortgage, LLC d/b/a Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019, Phone (888) 480-2432.

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 description. Transfer taxes and recording fees are the responsibility of the purchaser.

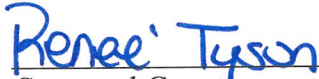
Dated: May 22, 2023

**Mickel Law Firm, P.A.**  
1501 North University  
Ste. 930  
Little Rock, AR 72207  
Phone: 888-217-5535


By:   
Stephen P. Lowman

**ACKNOWLEDGMENT**

STATE OF ARKANSAS )  
 ) ss.  
COUNTY OF PULASKI )

On this 22nd day of May, 2023, before me, , a Notary Public, duly commissioned, qualified and acting, within and for any State and County, appeared in person the within named Stephen P. Lowman, an attorney of Mickel Law Firm, P.A., a corporation, was duly authorized in his respective capacity to execute the foregoing instrument(s) for and in the name and behalf of said corporation, business trust, estate, partnership, limited liability company, association, joint venture or other legal entity, and further stated and acknowledged that he/she had so signed, executed and delivered said foregoing instrument for the consideration, uses and purposes therein mentioned and set forth.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 22nd day of May, 2023.

  
Notary Public

