

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

**Grantor: Kenneth L. Graham and Tonya P. Graham**  
**Grantee: Deutsche Bank National Trust Company**  
**(successor to Security Pacific National Bank), as**  
**Trustee of American Housing Trust IV**

## **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 Wednesday, December 27, 2023, at or about 10:00 AM, 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 Pulaski County Courthouse, 401 West Markham, Little Rock, 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:

Part of the NW 1/4 of the SW 1/4, of Section 1, Township 1 South, Range 13 West, in Pulaski County, Arkansas, described as follows: begin at a point 644 feet East and 25 feet North of the Southwest Corner of said NW 1/4 SW 1/4; thence run North parallel to the West Line of said NW 1/4 SW 1/4 a distance of 195 feet; thence run East parallel to the South line of the said NW 1/4 SW 1/4 a distance of 101 feet; thence run South parallel to the West line of said NW 1/4 SW 1/4 a distance of 195 feet; thence run West a distance of 101 feet to the point of beginning.

More Commonly Known As: 7424 Caylor Lane, Little Rock, AR 72209.

On February 15, 1989, Kenneth L. Graham and Tonya P. Graham executed a security instrument in favor of Administrator of Veterans` Affairs, which was recorded on February 17, 1989, in Record Book 89 at Page 09145 as Instrument No. 89-09145 in the real estate records of Pulaski County, Arkansas and is now held by Deutsche Bank National Trust Company (successor to Security Pacific National Bank), as Trustee of American Housing Trust IV.

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: Carrington Mortgage Services,

1600 South Douglass Road, Suite 200-A, Anaheim, California 92806, Phone (888) 788-7306.

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: October 17, 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 17th day of October, 2023, before me, Renee Tyson, 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 17th day of October 2023.

Renee Tyson  
Notary Public

