

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

VOL MISC: 281 PAGE: 6
I HEREBY CERTIFY THAT THIS INSTRUMENT
WAS FILED AND RECORDED ON 11/17/2022 03:49 PM
TERESA PILCHER, CIRCUIT CLERK
HOT SPRING COUNTY
SHAUNA WALTON
2022-004117

Grantor: Henderson, Elizabeth AKA McKim, Elizabeth
Grantee: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC
f/k/a Quicken Loans 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 Wednesday, February 15, 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 Hot Spring County Courthouse, 210 Locust Street, Malvern, 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 Twenty-five (25) Edgewood Subdivision to the City of Malvern, Arkansas, as shown by the recorded plat thereof.

More Commonly Known As: 1525 Miller St., Malvern, AR 72104-2213.

On August 7, 2018, Elizabeth Henderson AKA Elizabeth McKim executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc ("MERS") solely as nominee for Quicken Loans Inc, which was recorded on August 13, 2018, in Record Book 0464 at Page 0605 in the real estate records of Hot Spring County, Arkansas and is now held by Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans 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: Quicken Loans, Inc. 1050 Woodward Avenue, Detroit, MI 48226, Phone (800) 226-6308.

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: November 17, 2022

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


By: 
Stephen P. Lowman

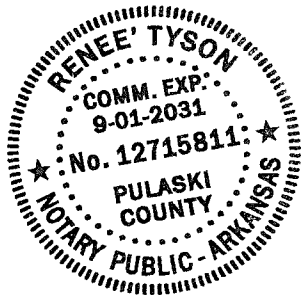
ACKNOWLEDGMENT

STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 17th day of November, 2022, 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 November, 2022.


Notary Public



E-recording Report of Recorded Documents

Itemized Fee View

Prepared for: Mickel Law Firm, P.A. (ARTFJL)

Cost center: ARTFJL

Report generated: 11/21/2022 12:40 PM MST

Documents Recorded

NAME	TYPE	PG	ENTRY	RECORD DATE	AMT	SF	TOTAL PROCESSED
Hot Spring County, AR							
Nov 17, 2022							
Elizabeth Henderson NOD							
Exe NOD 11.17.22 Henderson, Elizabeth	NOTICE OF DEFAULT	2	E 2022-004117 B 281 P 006	11/17/2022 03:49 PM CST	MISCELLANEOUS FEE 140.00	Submission Fee 4.75	144.75 11/17/2022
					140.00	4.75	144.75
					140.00	4.75	144.75
Totals for Hot Spring County, AR					140.00	4.75	144.75

Recording Fee Totals

COUNTY	RECORD DATE	AMT	SF	TOTAL
Hot Spring County, AR	11/17/2022	140.00	4.75	144.75
Totals for Hot Spring County, AR		140.00	4.75	144.75
Total of All Recording Fees		140.00	4.75	144.75

Document Count: 1

Package Count: 1

Questions Contact:

Simplifile Support 800.460.5657, option 3

5072 North 300 West

Provo, UT 84604