

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

Grantor: Stephens Jr., Harold H. and Stephens, Rebecca

Grantee: U.S. Bank, N.A., as Trustee, successor in interest
to Wachovia Bank, National Association, as
Trustee, for Mid-State Trust XI

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 22, 2023, at or about 1:00 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 Cleveland County Courthouse, 20 Magnolia Street, Rison, 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 SE 1/4, NW 1/4, and the NE 1/4, SW 1/4, Section 24, T10S, R9W, Cleveland County, Arkansas, more particularly described as follows: Commence at the intersection of the West line of said NE 1/4, SW 1/4, and the centerline of Arkansas Highway 11; thence North 76 degrees 17 minutes 17 seconds East 566.79 feet to the point of beginning in the centerline of said Highway 11; thence North 21 degrees 48 minutes 50 seconds West 40.00 feet to the northerly R-O-W of said highway; thence North 07 degrees 45 minutes 55 seconds West 374.60 feet; thence North 79 degrees 23 minutes 01 second East 405.25 feet; thence South 05 degrees 19 minutes 56 seconds West 238.88 feet to said R-O-W; thence South 33 degrees 24 minutes 50 seconds East 40.00 feet to the centerline of said highway; thence along a curve concave to the North with an external distance of 12.7 feet, a chord of South 57 degrees 32 minutes 34 seconds West 394.36 feet to the point of beginning, and containing 3.0 acres, more or less.

More Commonly Known As: 910 Hwy 11, Star City, AR 71667.

On November 20, 2019, Harold H. Stephens Jr. and Rebecca Stephens executed a security instrument in favor of Ditech Financials LLC, which was recorded on December 23, 2019, as Instrument No. L20191192 in the real estate records of Cleveland County, Arkansas and is now held by U.S. Bank, N.A., as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee, for Mid-State Trust XI.

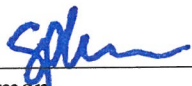
Stephens Jr., Harold H. and Stephens, Rebecca
Case: 106121-2

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: Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 100, Greenville, SC 29601-2743, Phone (864) 312-4704.

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: December 14, 2022

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

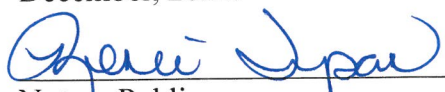
By: 
Stephen P. Lowman

ACKNOWLEDGMENT

STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 14th day of December, 2022, 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 14th day of December, 2022.


Notary Public



Stephens Jr., Harold H. and Stephens, Rebecca
Case: 106121-2