

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

Grantor: Hutchinson, Dennis S. and Hutchinson, Jennifer
L.

Grantee: U.S. Bank Trust National Association, as Trustee
for Towd Point Master Funding Trust 2021-PM1

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, February 28, 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 Faulkner County Courthouse, 801 Locust Street, Conway, 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:

A part of the SW 1/4 of Section 20, T6N, R13W, Faulkner County, Arkansas, being more particularly described as follows: Beginning at a point 968.00 feet North of the Southeast Corner of SW 1/4, which point is on the South line of a county road, thence West along the South line of said County road 1,796.90 feet to the point of beginning of the tract herein conveyed, thence South 221.0 feet thence Northwesterly a distance of 304.20 feet, which point is 185.13 feet South of said county road, thence North 185.30 feet to the South line of said road, thence Southeasterly along said road 305.60 feet to the point of beginning, which parcel is sometimes known as Lot 11, Treasure Hills No. 2, as shown on plat of record, in Plat Book E, at Page 64, records of Faulkner County, Arkansas.

More Commonly Known As: 35 Greenbrier Ln., Conway, AR 72032.

On January 15, 2013, Dennis S. Hutchinson and Jennifer L. Hutchinson executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc ("MERS") solely as nominee for IBERIABANK Mortgage Company, an Arkansas Corporation, which was recorded on January 23, 2013, as Instrument No. 2013-1498 in the real estate records of Faulkner County, Arkansas and is now held by U.S. Bank Trust National Association, as Trustee for Towd Point Master Funding Trust 2021-PM1.

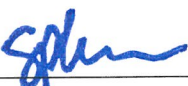
The default for which foreclosure is made is due to the failure of payment per the terms of

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: December 8, 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 8th day of December, 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 8th day of December 2022.


Notary Public

