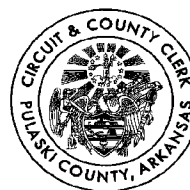


THIS INSTRUMENT PREPARED
BY AND TO BE RETURNED TO
Mickel Law Firm, P.A.
1501 North University
Ste. 930
Little Rock, AR 72207



2022081069
PULASKI CO. AR FEE \$20.00
PRESENTED
12/6/2022 3:38:57 PM
RECORDED
12/07/2022 07:36:40 AM
TERRI HOLLINGSWORTH
Circuit / County Clerk
BY: NICOLE TUCKER
DEPUTY RECORDER

Grantor: Cole, Penny L. and Cole, Clyde
Grantee: Carrington Mortgage Services, LLC

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 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 SW 1/4 OF SECTION 5, TOWNSHIP 1 NORTH, RANGE 10 WEST, PULASKI COUNTY, ARKANSAS, MORE FULLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NW CORNER OF SAID SW 1/4; RUN THENCE EAST 1350.00 FEET; THENCE SOUTH 745.50 FEET; THENCE EAST 910.00 FEET TO THE POINT OF BEGINNING OF THE LANDS DESCRIBED HEREIN; THENCE CONTINUE EAST FOR 102.00 FEET; THENCE SOUTH 00 DEGREES 04 MINUTES 20 SECONDS WEST FOR 229.50 FEET TO THE NORTH RIGHT-OF-WAY LINE OF SADDLEWOOD DRIVE; THENCE SOUTH 89 DEGREES 29 MINUTES 28 SECONDS WEST, ALONG SAID NORTH LINE, FOR 102.00 FEET; THENCE NORTH 00 DEGREES 04 MINUTES 25 SECONDS EAST, LEAVING SAID NORTH LINE, FOR 230.41 FEET TO THE POINT OF BEGINNING. ALSO KNOWN AS LOT 79, SADDLEWOOD ACRES, AN UNRECORDED ADDITION TO THE CITY OF NORTH LITTLE ROCK, PULASKI COUNTY, ARKANSAS.

More Commonly Known As: 14421 Saddle Wood Dr., North Little Rock, AR 72117.

On July 29, 2010, Penny L. Cole and Clyde Cole executed a security instrument in favor of NBA Mortgage Group, a division of National Bank of Arkansas, a National Bank, which was recorded on August 12, 2010, as Instrument No. 2010048843 in the real estate records of Pulaski County, Arkansas and is now held by Carrington Mortgage Services, LLC.

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

Cole, Penny L. and Cole, Clyde
Case: 107652-1

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 6, 2022

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

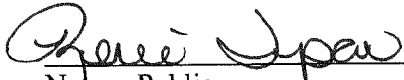
By: 
Stephen P. Lowman

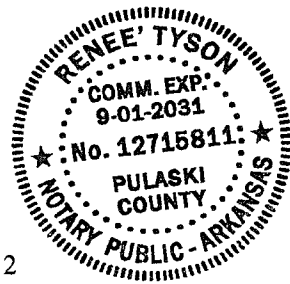
ACKNOWLEDGMENT

STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 6th 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 6th day of December, 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: 12/08/2022 07:53 AM MST

Documents Recorded

NAME	TYPE	PG	ENTRY	RECORD DATE	AMT	SF	TOTAL	PROCESSED
Pulaski County, AR								
Dec 7, 2022								
Penny Cole NOD								
Exe NOD 12.06.22	NON JUDICIAL LIEN	2	2022081069	12/07/2022 07:36 AM CST	Recording Fee 160.00	Submission Fee 4.75	164.75	12/07/2022
					160.00	4.75	164.75	
					160.00	4.75	164.75	
Totals for Pulaski County, AR					160.00	4.75	164.75	

Recording Fee Totals

COUNTY	RECORD DATE	AMT	SF	TOTAL
Pulaski County, AR	12/07/2022	160.00	4.75	164.75
Totals for Pulaski County, AR		160.00	4.75	164.75
Total of All Recording Fees		160.00	4.75	164.75

Document Count: 1

Package Count: 1

Questions Contact:

Simplifile Support 800.460.5657, option 3

5072 North 300 West

Provo, UT 84604