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

Grantor: Richards, David Lee

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 Monday, January 9, 2023, at or about 12:00 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 Columbia County Courthouse, One Court Square, Magnolia, 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:

Commencing at the Southwest Corner of the Southeast Quarter of the Northeast Quarter of Section 2, Township 17 South, Range 21 West, Run South 88 Degrees 17 Minutes 00 Seconds East 424 Feet to the Point of Beginning, Thence North 1 Degree 42 Minutes 00 Seconds East 220 Feet to an Existing 1/2-inch Galvanized Iron Pipe, Thence South 88 Degrees 14 Minutes 37 Seconds East 86.86 Feet to an Existing 1/2-inch Galvanized Iron Pipe, Thence South 1 Degree 41 Minutes 00 Seconds West 219.94 Feet, Thence North 88 Degrees 17 Minutes 00 Seconds West 86.93 Feet to the Point of Beginning, Containing .44 Acres of Land in the Southeast Quarter of the Northeast Quarter of Said Section 2, All Lying in Columbia County, Arkansas

More Commonly Known As: 412 W. University, Magnolia, AR 71753.

On November 10, 2011, David Lee Richards executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc ("MERS") solely as nominee for Bank of England, which was recorded on November 15, 2011, in Record Book 347 at Page 962 in the real estate records of Columbia 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 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

Richards, David Lee Case: 107589-1 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: November 2, 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 2nd day of November, 2022, before me, here years, 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 2nd day of November, 2022.

Notary Public

Richards, David Lee Case: 107589-1