

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

**Grantor: Smith, Billy and West, Jerry**

**Grantee: JPMORGAN CHASE BANK, NATIONAL  
ASSOCIATION**

**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, January 11, 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:

Part of the NE 1/4 of the NW 1/4 of Section 1, Township 6 South, Range 18 West in Hot Spring County, Arkansas and being more particularly described as follows to wit: Beginning at the Southeast corner of said tract; thence along the South line of said tract 87 degrees 15 minutes 32 seconds West 507.73 feet; thence North 18 degrees 57 minutes 23 seconds East 354.36 feet; thence South 57 degrees 49 minutes 35 seconds East 466.12 feet to the East line of said tract; thence along said East line South 01 degrees 17 minutes 21 seconds West 111.25 feet to the point of beginning. Also an easement 15 feet in width over a portion of the NE 1/4 NW 1/4 of Section 1, Township 6 South, Range 18 West in Hot Spring County, Arkansas and being more particularly described as follows, to wit: commencing at the Southwest corner of said tract; thence South 87 degrees 15 minutes 32 seconds East 27.09 feet to the East right of way of County Road 261 and the point of beginning; thence along said right of way North 18 degrees 00 minutes 42 seconds East 15.55 feet; thence departing from said right of way South 87 degrees 15 minutes 32 seconds East 747.95 feet; thence South 18 degrees 57 minutes 23 seconds West 15.62 feet to the South line of said NE 1/4 NW 1/4; thence along said line North 87 degrees 15 minutes 32 seconds West 747.88 feet to the point of beginning.

More Commonly Known As: 772 Walker Cutoff, Malvern, AR 72104.

On January 23, 2009, Billy Smith and Jerry West executed a security instrument in favor of JPMORGAN CHASE BANK, N.A., which was recorded on February 11, 2009, in Record Book 371 at Page 354 in the real estate records of Hot Spring County, Arkansas and is now held by JPMorgan Chase

Smith, Billy and West, Jerry  
Case: 107588-1


Bank, National Association.

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.

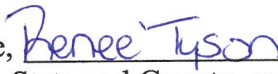
Dated: November 3, 2022

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

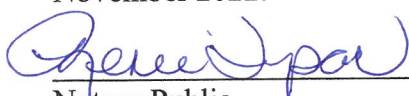
By:   
Stephen P. Lowman

**ACKNOWLEDGMENT**

STATE OF ARKANSAS )  
 ) ss.  
COUNTY OF PULASKI )

On this 3rd day of November, 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 3rd day of November 2022.

  
Notary Public

Smith, Billy and West, Jerry  
Case: 107588-1

