

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

**Grantor: Bhullar, Surinder S and Bhullar Antonia**

**Grantee: Wells Fargo Bank, N.A.**

**AMENDED 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 18, 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 Marion County Courthouse, 300 East Old Main Street, Yellville, 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:

The West 40 feet of Lot 12, Lot 13 and Lot 14, Block 7, Oak Park Addition to the Town of Flippin, Marion County, Arkansas, as shown by the recorded plat thereof, subject to recorded restrictions thereon.

More Commonly Known As: 413 Walnut St., Flippin, AR 72634.

On March 5, 2010, Surinder S, Bhullar and Antonia Bhullar executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc ("MERS") solely as nominee for Embrace Home Loans, Inc, which was recorded on March 19, 2010, as Instrument No. 2010-00709 in the real estate records of Marion County, Arkansas and is now held by Wells Fargo Bank, N.A..

The default for which foreclosure is made is due to 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: Wells Fargo Bank, N.A., 3476 Stateview Blvd., Fort Mill, SC 29715, Phone (866)234-8271.

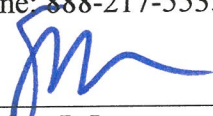
This sale is subject to all matters shown on any applicable recorded plat or bill(s) of assurance; any restrictive covenants, easements, set back lines or encroachments; any unpaid and/or delinquent taxes or special assessments; any statutory redemption rights of any governmental entity; any prior liens or encumbrances as well as any priority created by a UCC or fixture filing; and, to any matter that

Bhullar, Surinder S and Bhullar Antonia  
Case: 107313-1

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 16, 2022

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

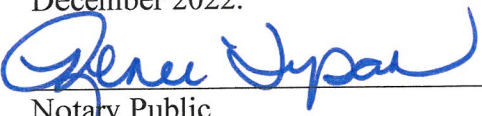
By:   
Stephen P. Lowman

**ACKNOWLEDGMENT**

STATE OF ARKANSAS )  
 ) ss.  
COUNTY OF PULASKI )

On this 16th 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 16th day of December 2022.

  
Notary Public

