

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

Grantor: **Davis, Debra A**

Grantee: **First Horizon Bank**

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 Monday, January 23, 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 Crittenden County Courthouse, 100 Court Street, Marion, 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:

Lot Nineteen (19) in Block Six (6) of Third Rich Eastern Addition to the City of West Memphis, Arkansas, as shown by plat of record in Plat Book 2 at Page 118, subject to Bill of Assurance of record in Book 276 at page 493, and easements shown on record plat.

More Commonly Known As: 408 N. 32nd Street, West Memphis, AR 72301.

On April 10, 2003, Debra A. Davis executed a security instrument in favor of First Horizon Home Loan Corporation D/B/A First Tennessee Home Loans, which was recorded on April 16, 2003, in Record Book 1095 at Page 259 in the real estate records of Crittenden County, Arkansas and is now held by First Horizon Bank, NA.

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: Dovenmuehle Mortgage Inc., One Corporate Drive, Suite 360, Lake Zurich, IL 60047-8924, Phone (800) 669-0340.

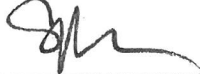
This sale is subject to all matters shown on any applicable recorded plat or bill(s) of assurance; any restrictive covenants, easements, set back lines or encroachments; any unpaid and/or delinquent taxes or special assessments; any statutory redemption rights of any governmental entity; any prior liens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

Davis, Debra A
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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 16, 2022

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

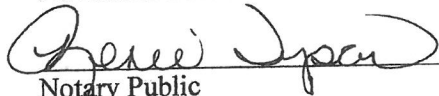
By: 
Stephen P. Lowman

ACKNOWLEDGMENT

STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 16th day of November, 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 November 2022.


Notary Public

