

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

Grantor: Fernandez, Steven Alan

Grantee: Secretary of Veterans Affairs, an Officer of the
United States RHS: Nationstar Mortgage 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 Wednesday, July 5, 2023, at or about 11:00 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 Polk County Courthouse, 507 Church Avenue, Mena, 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 3 of Blake's Meadowbrook Estates, being a subdivision of North 1/2 of Lot 7 and North 1/2 of West 1/2 of Lot 8 in Reeves Subdivision, an Addition to the City of Mena, Polk County, Arkansas, as per the recorded plats on file in the Office of the recorder for Polk County, Arkansas. Subject to any public utility, street or alley easements and may now exist.

More Commonly Known As: 714 Meadowbrook Dr., Mena, AR 71953.

On July 14, 2021, Steven Alan Fernandez executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc ("MERS") solely as nominee for FirstTrust Home Loans, Inc., which was recorded on July 22, 2021, in the real estate records of Polk County, Arkansas and is now held by Nationstar Mortgage 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: Nationstar Mortgage, LLC d/b/a Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019, Phone (888) 480-2432.

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

