

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

Grantor: Phillips, Katherine FKA Vaughn, Katherine A.
and Phillips, Christopher

Grantee: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC
f/k/a Quicken Loans Inc.

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 12, 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 Garland County Courthouse, 501 Ouachita, Hot Springs, 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:

A PART OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 32, AND A PART OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 31, TOWNSHIP 2 SOUTH, RANGE 20 WEST, GARLAND COUNTY, ARKANSAS, DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SW 1/4 NW 1/4 OF SECTION 32, AND RUN THENCE NORTH 89 DEG. 39 MIN. 13 SEC. WEST, ALONG THE NORTH LINE OF SW 1/4 NW 1/4 996.54 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 22 DEG. 12 MIN. 32 SEC. WEST 266.62 FEET; THENCE NORTH 89 DEG. 37 MIN. 08 SEC. WEST, 351.70 FEET TO THE CENTERLINE OF TREASURE ISLE ROAD; THENCE NORTH 22 DEG. 12 MIN. 32 SEC. EAST ALONG SAID CENTERLINE 187.81 FEET; THENCE NORTH 19 DEG. 18 MIN. 03 SEC. EAST, ALONG SAID CENTERLINE 77.11 FEET TO A 1/2" REBAR ON THE NORTH LINE OF SW 1/4 NW 1/4; THENCE LEAVING SAID CENTERLINE OF TREASURE ISLE ROAD, SOUTH 89 DEG. 39 MIN. 13 SEC. EAST ALONG SAID NORTH LINE OF SW 1/4 NW 1/4, 356.00 FEET TO THE POINT OF BEGINNING.

ALONG WITH AND SUBJECT TO A 40 FOOT INGRESS AND EGRESS EASEMENT BEING A PART OF THE SW 1/4 NW 1/4, SECTION 32, WITH THE NORTH 30 FEET FOR ROAD AND THE SOUTH 10 FEET FOR UTILITY USE, WITH THE NORTH LINE OF SAID 40 FEET EASEMENT DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SW 1 /4 NW 1/4 AND RUN THENCE NORTH 89 DEG. 39 MIN, 13 SEC. WEST, ALONG THE NORTH LINE OF SW 1/4 NW 1/4 309.00 FEET TO THE POINT OF BEGINNING OF 40 FOOT INGRESS AND EGRESS EASEMENT; THENCE CONTINUE NORTH 89 DEG. 39 MIN. 13 SEC. WEST, ALONG SAID NORTH LINE, 1017.10 FEET TO THE EAST RIGHT OF WAY OF TREASURE ISLE ROAD AND THE END OF SAID EASEMENT.

More Commonly Known As: 518 Treasure Isle Rd., Hot Springs, AR 71913-2313.

On June 25, 2018, Katherine Phillips FKA Katherine A. Vaughn and Christopher Phillips executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc ("MERS") solely as nominee for Quicken Loans Inc, which was recorded on July 2, 2018, in Record Book 3960 at Page 0716 in the real estate records of Garland County, Arkansas and is now held by Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc..


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: Quicken Loans, Inc. 1050 Woodward Avenue, Detroit, MI 48226, Phone (800) 226-6308.

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.

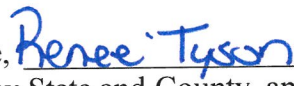
Dated: April 20, 2023

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 20th day of April, 2023, 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 20th day of April, 2023.


Notary Public

