

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

Grantor: Cook, Rebecca S.

Grantee: Planet Home Lending, 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 Friday, June 30, 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:

A 1.59 acre tract lying in the Southwest Quarter of the Southwest Quarter of the Northeast Quarter (SW 1/4, SW 1/4, NE 1/4) of Section 13, Township 8 North, Range 6 East, Crittenden County, Arkansas and being more particularly described as follows:

Beginning at the Southwest corner of said NE 1/4 of Section 13; thence along the South line of said NE 1/4 South 89 degrees 42 minutes 54 seconds East to a point on the centerline of State Highway 118, passing an iron rod set at 262.56 feet, in all 523.97 feet; thence along the centerline of said State Highway 118 North 44 degrees 12 minutes 03 seconds East a distance of 97.69 feet to a point; thence North 44 degrees 14 minutes 21 seconds West a distance of 233.14 feet to an iron rod; thence South 44 degrees 28 minutes 28 seconds West a distance of 237.70 feet to an iron rod; thence North 82 degrees 52 minutes 00 seconds West a distance of 264.93 feet to an iron rod set on the West line of said NE 1/4; thence along said West line South 97.74 feet to the point of beginning, containing 1.59 acres, more or less.

More Commonly Known As: 4961 State Highway 118, Earle, AR 72331.

On April 24, 2020, Rebecca S. Cook executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc ("MERS") solely as nominee for Mortgage Financial Services, LLC, which was recorded on April 27, 2020, as Instrument No. 2020-01825 in the real estate records of Crittenden County, Arkansas and is now held by Planet Home Lending, LLC.

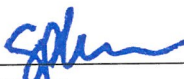
The default for which foreclosure is made is due to the failure of payment per the terms of the note and security instrument and is now wholly due. Mortgagee or Beneficiary is exercising its

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: Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450.

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 21, 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 21st day of April, 2023, 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 21st day of April, 2023.


Notary Public

