

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

Grantor: Sinyard, Joshua Lloyd and Sinyard, Kayla

Grantee: SWBC Mortgage Corporation

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 Tuesday, June 13, 2023, at or about 11:30 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 Hempstead County Courthouse, 200 East 3rd Street, Hope, 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 Seven (7), of MARTIN'S ADDITION to Perrytown, Hempstead County, Arkansas, said lot being situated wholly within the NW 1/4 of the SW 1/4 of Section 18, Township 12 South, Range 23 West, Hempstead County, Arkansas.

More Commonly Known As: 205 Martin Drive, Hope, AR 71801.

On June 28, 2019, Joshua Lloyd Sinyard and Kayla Sinyard executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc ("MERS") solely as nominee for SWBC Mortgage Corp., which was recorded on June 28, 2019, in Record Book 2019 at Page 1515 in the real estate records of Hempstead County, Arkansas and is now held by SWBC Mortgage Corporation.

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: Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618, (877) 909-9416.

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

Sinyard, Joshua Lloyd and Sinyard, Kayla
Case: 107874-1

