

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

**Grantor: Adams Sr, Walter R. and Adams, Linda G.**

**Grantee: CitiMortgage, 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 Tuesday, March 21, 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 Chicot County Courthouse, 108 Main Street, Lake Village, 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 parcel of land in the Southeast Quarter of the Northeast Quarter (SE1/4 NE1/4) of Section 22, Township 16 South, Range 2 West, Chicot County, Arkansas and more particularly described as follows: Commence at the Northeast corner of Section 22, Township 16 South, Range 2 West and thence North 89 degrees 07 minutes West along the North boundary of said Section 22 for 489.2 feet to a point in the center of the railroad right-of-way; thence South 00 degrees 14 minutes West along the center of said railroad right-of-way for 1279.96 feet; thence North 89 degrees 46 minutes West 49.35 feet to an iron post on the South side of County Road No. 281, which point is approximately 30 feet from the center of said road and on the West boundary of the railroad right-of-way; thence South 00 degrees 14 minutes West along said West boundary of railroad right-of-way for 1097.79 feet to the point of beginning of the property herein described; thence from this point of beginning continue South 00 degrees 14 minutes West along railroad right-of-way for 163.65 feet; thence leaving said right-of-way North 79 degrees 51 minutes 18 seconds West 149.40 feet; thence North 49 degrees 07 minutes 48 seconds West 236.05 feet; thence North 43 degrees 04 minutes 48 seconds East 200.67 feet; thence South 49 degrees 07 minutes 48 seconds East 250.16 feet to the point of beginning.

TOGETHER WITH A 35 FOOT NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS, located in the Southeast Quarter of the Northeast Quarter (SE1/4 NE1/4) of Section 22, Township 16 South, Range 2 West, Chicot County, Arkansas and more particularly described as being 17.5 feet on each side of a line described as follows: Commence at the Northeast corner of Section 22, Township 16 South, Range 2 West and thence North 89 degrees 07 minutes West along the North boundary of said Section 22 for 489.2 feet to a point in the center of the railroad right-of-way; thence South 00 degrees 14 minutes West along the center of said railroad right-of-way for 1279.96 feet; thence North 89 degrees 46 minutes West 49.35 feet to an iron post on the South side of County Road No. 281, which point is approximately 30 feet from the center of said road and on the West boundary of the railroad right-of-way; thence South 00 degrees 14 minutes West along said West boundary of railroad right-of-way for 1359.23 feet to appoint on the South boundary of the Northeast Quarter (NE1/4) of said Section 22; thence leaving said railroad right-of-way South 89 degrees 58 minutes West along said South boundary of the NE1/4 for 752.92 feet; thence North 34 degrees 42 minutes 41 seconds East 109.82 feet; thence North 27 degrees 37 minutes 35 seconds East 116.12 feet; thence North 30 degrees 12 minutes 13 seconds East 204.06 feet; thence North 29 degrees 06 minutes 29 seconds East 193.50 feet; thence North 38 degrees 45 minutes 38 seconds East 210.00 feet to a point on the South side of Clark Road; thence North 35 degrees 15 minutes 13 seconds East along the South side of Clark Road for 20.58 feet to the point of beginning of the lines herein described; thence from said point of beginning South 38 degrees 12 minutes 07 seconds East 238.59 feet; thence South 86 degrees 07 minutes 16 seconds East 37.78 feet; thence South 48 degrees 03 minutes 41 seconds East 39.53 feet; thence South 16 degrees 18 minutes 36 seconds East 64.51 feet; thence South 51 degrees 14 minutes 08 seconds East 113.79 feet to the end of the herein described easement.

More Commonly Known As: 145D Clark Road, Lake Village, AR 71653.

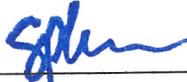
On March 12, 2014, Walter R. Adams Sr and Linda G. Adams executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc ("MERS") solely as nominee for Bank of England, which was recorded on March 18, 2014, in Record Book 2014 at Page 351 in the real estate records of Chicot County, Arkansas and is now held by CitiMortgage, 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: 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 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: December 8, 2022

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

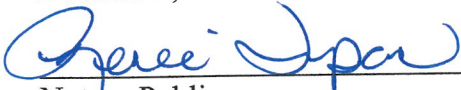
By:   
Stephen P. Lowman

**ACKNOWLEDGMENT**

STATE OF ARKANSAS )  
 ) ss.  
COUNTY OF PULASKI )

On this 8th day of December, 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 8th day of December, 2022.

  
Notary Public

Adams Sr, Walter R. and Adams, Linda G.  
Case: 107672-1

