

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

Grantor: Miller, Melinda

**Grantee: JPMORGAN CHASE BANK, NATIONAL
ASSOCIATION**

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 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 Lonoke County Courthouse, 301 North Center St., Lonoke, 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 9, Phase I, Si-Mel Subdivision in the City of Ward, Lonoke County, Arkansas.

More Commonly Known As: 17 Geraldine Street, Ward, AR 72211.

On November 29, 2011, Melinda Miller executed a security instrument in favor of Southern Bank, which was recorded on December 6, 2011, as Instrument No. 201112338 in the real estate records of Lonoke County, Arkansas and is now held by JP MORGAN CHASE BANK, NATIONAL ASSOCIATION.

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: Carrington Mortgage Services, 1600 South Douglass Road, Suite 200-A, Anaheim, California 92806, Phone (888) 788-7306.

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

