

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

Grantor: Smith, Zachary Edward

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 Thursday, May 11, 2023, at or about 2:00 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 White County Courthouse, 300 N. Spruce, Searcy, 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) in Bailey Subdivision in the Northeast Quarter (NE 1/4) of the Southeast Quarter (SE 1/4) of Section Twenty-three (23), Township Seven (7) North, Range Seven (7) West, White County, Arkansas, as shown by Plat filed in Plat Book 4 at Page 40 of the White County Records.

More Commonly Known As: 136 Bailey St., Searcy, AR 72143.

On July 1, 2021, Zachary Edward Smith executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc ("MERS") solely as nominee for Community Mortgage Corporation, which was recorded on July 6, 2021, in Record Book MORT 2021 at Page 21285 as Instrument No. L202110262 in the real estate records of White 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

Smith, Zachary Edward
Case: 107679-1

