

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

Grantor: Walden, Edward

Grantee: Towne Mortgage Company

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, November 7, 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 Washington County Courthouse, 280 N. College Avenue, Fayetteville, 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:

Part of the SW 1/4 of the NE 1/4 of Section 1, Township 15 North, Range 29 West, Washington County, Arkansas, described as follows: Beginning at a point which is 297.3 feet North of the SW corner of said forty acre tract, and running thence North 100 feet for a beginning point, thence East 13 1/12 rods, thence South 50 feet, thence West 13 1/12 rods, thence North 50 feet to the beginning point.

More Commonly Known As: 218 N. Center St., Elkins, AR 72727.

On March 20, 2020, Edward Walden executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc ("MERS") solely as nominee for Open Mortgage, LLC, which was recorded on March 23, 2020, as Instrument No. 2020-00008993 in the real estate records of Washington County, Arkansas and is now held by Towne Mortgage Company.

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: Towne Mortgage Company, 2170 E. Big Beaver Road, Suite A, Troy, MI 48083: Toll Free Number 800-979-9977.

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

Walden, Edward
Case: 107296-2

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: August 29, 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 29th day of August, 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 29th day of August 2023.

Renee Tyson
Notary Public

