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

Grantor: Warden, Gregory D. and Warden, Rosemary

Grantee: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

f/k/a Quicken Loans 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 Thursday, October 26, 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 Franklin County Courthouse, 211 West Commercial, Ozark, 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:

TRACT 1: PART OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 21, TOWNSHIP 10 NORTH, RANGE 27 WEST IN FRANKLIN COUNTY, ARKANSAS AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT A FOUND STONE AT THE SW/CORNER OF SAID SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 21; THENCE NORTH 03 DEGREES 01 MINUTES 52 SECONDS EAST 100.00 FEET ALONG THE WEST LINE THEREOF TO A FOUND 1/2 INCH REBAR AT THE NW/CORNER OF A PREVIOUS SURVEY BY ARKANSAS RIVER VALLEY SURVEYING JOB NO. 3131 FOR KENNETH WARDEN, III THE POINT OF BEGINNING THENCE NORTH 03 DEGREES 01 MINUTES 52 SECONDS EAST 532.36 FEET ALONG SAID WEST LINE TO A SET 1/2 INCH REBAR THENCE SOUTH 88 DEGREES 11 MINUTES 07 SECONDS EAST 245.14 FEET TO A FOUND 1/2 INCH REBAR THENCE SOUTH 02 DEGREES 40 MINUTES 14 SECONDS WEST 249.45 FEET TO A FOUND 1/2 INCH REBAR THENCE SOUTH 88 DEGREES 10 MINUTES 21 SECONDS EAST 90.90 FEET TO A SET 1/2 INCH REBAR THENCE SOUTH 04 DEGREES 39 MINUTES 02 SECONDS WEST 289.08 FEET TO A FOUND COTTON PICKER SPINDLE AT THE NE/CORNER OF SAID SURVEY; THENCE NORTH 87 DEGREES 09 MINUTES 14 SECONDS WEST 329.38 FEET ALONG THE NORTH LINE THEREOF TO THE POINT OF BEGINNING CONTAINING 3.597 ACRES MORE OR LESS.

More Commonly Known As: 719 Norma Ln., Ozark, AR 72949-4126.

On January 12, 2023, Gregory D. Warden and Rosemary warden executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc ("MERS") solely as nominee for Quicken Loans INC., which was recorded on January 25, 2018, in Record Book 233 at Page 362 in the real estate records of Franklin County, Arkansas and is now held by Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc..

Warden, Gregory D. and Warden, Rosemary

Case: 108187-1

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: Quicken Loans, Inc. 1050 Woodward Avenue, Detroit, MI 48226, Phone (800) 226-6308.

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: August 15, 2023 Mickel Law Firm, P.A.

1501 North University

Ste. 930

Little Rock, AR 72207 Phone: 888-217-5535

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By: \_\_\_

Stephen P. Lowman

#### **ACKNOWLEDGMENT**

STATE OF ARKANSAS )
) ss.
COUNTY OF PULASKI )

On this 15th day of August, 2023, before me, Perce Tuson, 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 15th day of

August 2023.

Notary Public

Warden, Gregory D. and Warden, Rosemary Case: 108187-1

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COUNTY PUBLIC ARTHURS