

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

Grantor: Terry Dean Rowland Jr. and Jasmine Rowland

Grantee: Highlands Residential Mortgage, Ltd.

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 Friday, October 27, 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 Carroll County Courthouse, 210 W. Church Ave., Berryville, 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 part of the NW1/4 of the SW1/4, Section 28, Township 21 North, Range 23 West, Carroll County, Arkansas, described as: Commencing at the Southeast Corner of said forty; thence North 278 feet for point of beginning; thence North 176 feet; thence West 15 rods; thence South 176 feet; thence East 15 rods to the point of beginning.

LESS AND EXCEPT all that part of the following property which may be located within the bounds of the above described tract, deeded to Samuel Vandiver and Karen Morris, by Quit Claim Deed recorded December 13, 2005, in Deed Book 160 at Pages 144-145:

A part of the NW1/4 of the SW1/4 of Section 28, Township 21 North, Range 23 West, Carroll County, Arkansas and being more particularly described as follows: Commence at the Southeast corner of said NW1/4 of the SW1/4, thence North 0 degrees 00 minutes 43 seconds West 157.16 feet to the point of beginning; thence North 88 degrees 57 minutes 48 seconds West 247.50 feet; thence North 0 degrees 00 minutes 43 seconds West 132.00 feet; thence South 88 degrees 57 minutes 48 seconds East 247.50 feet; thence South 0 degrees 00 minutes 43 seconds East 132.00 feet to the point of beginning.

More Commonly Known As: 9370 Highway 103 N., Green Forest, AR 72638.

On December 3, 2021, Terry Dean Rowland Jr. and Jasmine Rowland executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Highlands Residential Mortgage, LTD., which was recorded on December 16, 2021, in Record Book 2021 at Page 11996 in the real estate records of Carroll County, Arkansas and is now held by Highlands Residential Mortgage, Ltd..

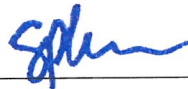
Terry Dean Rowland Jr. and Jasmine Rowland
Case: 108223-1

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: 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: August 18, 2023

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

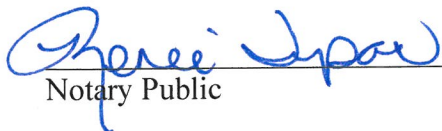
By: 
Stephen P. Lowman

ACKNOWLEDGMENT

STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 18th 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 18th day of August 2023.


Notary Public

