

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

Grantor: Nicholas Andrew Richardson

Grantee: NewRez LLC d/b/a Shellpoint Mortgage Servicing

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, February 23, 2024, at or about 1:00 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 Saline County Courthouse, 200 N. Main St., Benton, 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 49, Shannon Hills Subdivision, Saline County, Arkansas.

More Commonly Known As: 10524 High Ridge Rd. E, Mabelvale, AR 72103.

On March 10, 2021, Nicholas Andrew Richardson executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Bank of England, which was recorded on March 15, 2021, as Instrument No. 2021-006146 in the real estate records of Saline County, Arkansas and is now held by NewRez LLC d/b/a Shellpoint Mortgage Servicing.

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: Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 100, Greenville, SC 29601-2743, Phone (864) 312-4704.

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

