

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

**Grantor: Steven Bradley Gibson and Reanna McDaniel**

**Grantee: Rocket Mortgage, LLC f/k/a Quicken Loans, 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 Tuesday, July 16, 2024, 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 Miller County Courthouse, 412 Laurel St., Texarkana, 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 certain tract or parcel of land situated in the South Half of the Southeast Quarter of the Northwest Quarter of the Northeast Quarter of Section 19, Township 15 South, Range Twenty-Seven West, Miller County Arkansas, described as follows:

Beginning at the Southwest Corner of said South Half, Southeast Quarter, Northwest Quarter, Northeast Quarter; thence East 264 feet along the South line of the said South Half, Southeast Quarter, Northwest Quarter, Northeast Quarter; thence North 330 feet to a point on the North line of the said South half, Southeast Quarter, Northwest Quarter, Northeast Quarter; thence West 264 feet to the Northwest corner of the said South Half of the Southeast Quarter, Northwest Quarter, Northeast Quarter; thence South 330 feet to the point of beginning and containing 2 acres, more or less, provided Granter reserves an easement for ingress and egress purposes across the South 30 feet of the above described property.

More Commonly Known As: 1911 Vanderbilt Rd., Texarkana, AR 71854-0870.

On December 12, 2022, Steven Bradley Gibson and Reanna McDaniel executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Rocket Mortgage, LLC, which was recorded on December 13, 2022, as Instrument No. 2022R009222 in the real estate records of Miller County, Arkansas and is now held by Rocket Mortgage, LLC f/k/a Quicken Loans, 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

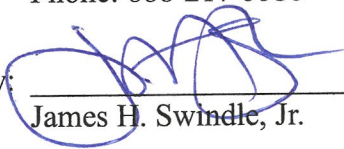
Steven Bradley Gibson and Reanna McDaniel  
Case: 108715-1

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: Rocket Mortgage, LLC, 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: April 18, 2024

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

By:   
James H. Swindle, Jr.

**ACKNOWLEDGMENT**

STATE OF ARKANSAS )  
 ) ss.  
COUNTY OF PULASKI )

On this 18th day of April, 2024, before me, Cecilia Synco, a Notary Public, duly commissioned, qualified and acting, within and for any State and County, appeared in person the within named James H. Swindle, Jr., 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 April, 2024.

  
Notary Public

