

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

2024R001591
PENNY KILCREASE
MILLER COUNTY CIRCUIT CLERK
TEXARKANA, AR
RECORDED ON
03/25/2024 03:11:17 PM
RECORDING FEE 20.00
NON JUDICIAL FEE 140.00
PAGES: 2

Grantor: James Aaron Latham
Grantee: Cardinal Financial Company, Limited
Partnership

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 Monday, June 10, 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:

The East 47.4 feet of Lot Numbered FOURTEEN (14) and the West 28 feet of Lot Numbered FIFTEEN (15), in Block Numbered FIVE (5) of REEDS ADDITION to the City of Texarkana, Miller County, Arkansas, and also known as 1107 East 32nd Street, Texarkana, Arkansas, 71854.

More Commonly Known As: 1107 E. 32nd St., Texarkana, AR 71854.

On May 9, 2022, James Aaron Latham executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Cardinal Financial Company, Limited Partnership, which was recorded on May 13, 2022, as Instrument No. 2022R004041 in the real estate records of Miller County, Arkansas and is now held by Cardinal Financial Company, Limited Partnership.

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: Dovenmuehle Mortgage Inc., One Corporate Drive, Suite 360, Lake Zurich, IL 60047-8924, Phone (800) 669-0340.

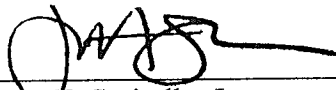
This sale is subject to all matters shown on any applicable recorded plat or bill(s) of assurance; any restrictive covenants, easements, set back lines or encroachments; any unpaid and/or delinquent taxes

James Aaron Latham
Case: 108664-1

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: March 25, 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 25th day of March, 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 25th day of March, 2024.


Notary Public



E-recording Report of Recorded Documents

Itemized Fee View

Prepared for: Mickel Law Firm, P.A. (ARTFJL)

Cost center: ARTFJL

Report generated: 03/26/2024 01:52 PM MDT

Documents Recorded

NAME	TYPE	PG	ENTRY	RECORD DATE	SF	AMT	TOTAL	PROCESSED	
Miller County, AR									
Mar 25, 2024									
Latham NOD									
Exe NOD 3.25.24	NOTICE OF DEFAULT	2	E 2024R001591	03/25/2024 03:11 PM CDT	Submission Fee 4.75 Recording Fee	160.00	164.75	03/26/2024	
						4.75	160.00	164.75	
						4.75	160.00	164.75	
Totals for Miller County, AR						4.75	160.00	164.75	

Recording Fee Totals

COUNTY	RECORD DATE	SF	AMT	TOTAL
Miller County, AR	03/25/2024	4.75	160.00	164.75
Totals for Miller County, AR		4.75	160.00	164.75
Total of All Recording Fees		4.75	160.00	164.75

Document Count: 1

Package Count: 1

Questions Contact:

Simplifile Support 800.460.5657, option 3

5072 North 300 West

Provo, UT 84604