

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

**Grantor:** Alice Carmichael

**Grantee:** Wilmington Savings Fund Society, FSB, not in its  
individual capacity but solely as Trustee of the  
LLACG Community Investment Fund

## **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, June 21, 2024, at or about 3:30 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 Faulkner County Courthouse, 801 Locust Street, Conway, 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 FOLLOWING LANDS LYING IN THE COUNTY OF FAULKNER, AND STATE OF ARKANSAS, TO WIT: PART OF THE WEST HALF (W 1/2) OF THE NORTHWEST QUARTER (NW 1/4) OF SECTION THIRTY-THREE (33), TOWNSHIP SIX (6) NORTH, RANGE THIRTEEN (13) WEST, DESCRIBED AS: BEGINNING AT A POINT 585.4 FEET SOUTH OF THE NORTHEAST CORNER OF SAID W 1/2 NW 1/4, AND RUN THENCE SOUTH 181.7 FEET; THENCE WEST 244.5 FEET; THENCE NORTH 3 DEGREES 00 MINUTES EAST 182 FEET; THENCE EAST 235 FEET TO THE POINT OF BEGINNING. CONTAINING ONE ACRE, MORE OR LESS, RESERVING AN EASEMENT FOR ROADWAY PURPOSES OVER AND ACROSS THE WEST 25 FEET THEREOF. EXCEPTING AND RESERVING THAT CERTAIN LOT OR PARCEL OF LAND CONVEYED TO WILLIAM GLENN CARMICHAEL AND DONNA JEANNIE CARMICHAEL IN DEED BOOK 496, PAGE 425 RECORDED 12/13/1991.

More Commonly Known As: 14 Thousand Oaks Circle, Conway, AR 72032.

On August 30, 2007, Alice Carmichael executed a security instrument in favor of Urban Financial Group, Inc. , which was recorded on September 26, 2007, as Instrument No. 2007-20177 in the real estate records of Faulkner County, Arkansas and is now held by Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Trustee of the LLACG Community Investment Fund.

The default for which foreclosure is made is due to the death of the Borrower 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: Anders Capital Group  
16815 Von Karman Suite #160, Irvine, CA 92606,562-618-5926.

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 16, 2024

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

By: \_\_\_\_\_

James H. Swindle, Jr.

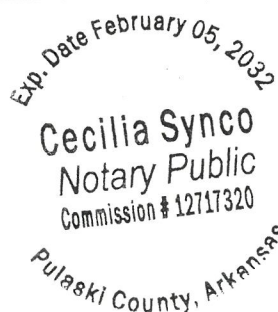
**ACKNOWLEDGMENT**

STATE OF ARKANSAS )  
 ) ss.  
COUNTY OF PULASKI )

On this 16th 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 16th day of April, 2024.

Cecilia Synco  
\_\_\_\_\_  
Notary Public



Alice Carmichael  
Case: 108628-1