

THIS INSTRUMENT PREPARED
BY AND TO BE RETURNED TO
Mickel Law Firm, P.A.
1501 North University
Ste. 764
Little Rock, AR 72207

Grantor: Christina Gardner and Robbie D. Smith

Grantee: CARRINGTON MORTGAGE SERVICES, 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 Wednesday, January 22, 2025, at or about 12:00 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:

Part of the Northeast Quarter of the Northeast Quarter of Section 5, Township 3 South, Range 13 West, Saline County, Arkansas, described as follows: Commencing at a found spike used for the Northeast corner of the said NE 1/4 of the NE 1/4; thence North 88 deg. 41 min. 19 sec. West, along the North line thereof, for 270.56 feet to the point of beginning, said point being the Northeast corner of lands described in Warranty deed filed September 17, 2019 as Saline County Document No. 2019-018000; thence South 88 deg. 05 min. 46 sec. East, along the said North line of the NE 1/4 of the NE 1/4, for 5.00 feet to a point; thence South 01 deg. 54 min. 14 sec. West, parallel with the East line of lands described in said Document No. 2019-018000, for 428.30 feet to a point; thence South 01 deg. 54 min. 14 sec. West 285.00 feet to a point; thence North 87 deg. 43 min. 24 sec. West 507.32 feet to a point on the East line of lands described in Warranty Deed filed April 9, 2019, as Saline County Document No. 2019-006365; thence North 23 deg. 30 min. 36 sec. East, along the East line of lands described in said Document No. 2019-006365 and passing the Southeast corner of the lands described in Warranty Deed filed July 1, 2019 as Saline County Document No. 2019-012069, for 305.75 feet to a point on the East line of lands described in said Saline County Document No. 2019-012069 and said point being the Southwest corner of lands described is said Document No. 2019-018000; thence South 87 deg. 43 min. 24 sec. East, along the South line of the lands described in said Document No. 2019-018000, for 389.73 feet to a point, said point being the Southeast corner of lands described in said Document No. 2019-018000; thence North 01 deg. 54 min. 14 sec. East, along the East line of lands described in said Document No. 2019-018000, for 428.27 feet to the point of beginning, containing 3.00 acres, more or less.

TOGETHER with and SUBJECT to a 15 foot wide utility easement described as follows: Part of the Northeast Quarter of the Northeast Quarter of Section 5, Township 3 South, Range 13 West, Saline County, Arkansas, described as follows: Commencing at a found spike used for the Northeast corner of the said NE 1/4 of the NE 1/4; thence North 88 deg. 41 min. 19 sec. West, along the North line thereof, for 270.56 feet to the point of beginning of easement and being the Northeast corner of lands described in Warranty Deed filed September 17, 2019, as Saline county Document No. 2019-018000; thence North 88 deg. 41 min. 19 sec. West, along the North line of the said NE 1/4 of the NE 1/4, for 15.00 feet; thence South 01 deg. 54 min. 14 sec. West, parallel with the East line of lands described in said Document No. 2019-018000, for 428.27 feet to the South line thereof; thence continue South 01 deg. 54 min. 14 sec. West, parallel with the East line of the lands described herein above, for 285.00 feet to the South line of the said lands described herein above; thence South 87 deg. 43 min. 24 sec. East, along the South line of the said lands described herein above, for 15.00 feet; thence North 01 deg. 54 min. 14 sec. East, parallel with the East line of the said lands described herein above, for 713.30 feet to the point of beginning of said easement.

TOGETHER with and SUBJECT to an ingress, egress and utility easement described as follows: Part of the Northeast Quarter of the Northeast Quarter of Section 5, Township 3 South, Range 13 West, Saline County, Arkansas, described as follows: Commencing at a found spike used for the Northeast corner of the said NE 1/4 of the NE 1/4; thence North 88 deg. 44 min. 56 sec. West, along the North line thereof, for 225.56 feet to the point of beginning of easement; thence South 01 deg. 54 min. 14 sec. West 714.56 feet to a point; thence North 86 deg. 36 min. 32 sec. West 40.01 feet to a point, said point being the Southeast corner of lands described in Warranty Deed filed January 16, 2020 as Saline County Document No. 2020-000966; thence North 01 deg. 54 min. 14 sec. East along the East line of lands described in said Document No. 2020-000966, for 713.30 feet to a point on the North line of the said NE 1/4 of the NE 1/4; thence South 88 deg. 25 min. 21 sec. East, along the said North line thereof, for 40 feet to the point of beginning, containing 0.66 acres, more or less.

More Commonly Known As: 15987 E. Miller Sardis Rd., Bauxite, AR 72011.

On October 16, 2020, Christina Gardner and Robbie D. Smith executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Guaranteed Rate, Inc., which was recorded on October 26, 2020, as Instrument No. 2020-024106 in the real estate records of Saline County, Arkansas and is now held by Carrington Mortgage Services, 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 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: Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, Phone 888-788-7306.

