

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

Grantor: Elwin E. Phillips

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 8, 2025, at or about 9:00 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 Benton County Courthouse, 102 Northeast A Street, Bentonville, 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 9, KILLEBREW'S SECOND SUBDIVISION, SILOAM SPRINGS, BENTON COUNTY, ARKANSAS, AS SHOWN IN PLAT RECORD "F" AT PAGE 9.

LESS AND EXCEPT THAT PARCEL OF LAND CONVEYED TO THE CITY OF SILOAM SPRINGS, ARKANSAS ON 11/22/2004 IN BOOK 2004 PAGE 54326 AS FOLLOWS:

PART OF LOT 9, KILLEBREW'S SECOND SUBDIVISION, SILOAM SPRINGS, BENTON COUNTY, ARKANSAS, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE SW CORNER OF SAID LOT 9, POINT BEING IN THE NORTH RIGHT-OF-WAY LINE OF MONTCLAIR AVENUE AND THE EXISTING EAST RIGHT-OF-WAY LINE OF COUNTRY CLUB ROAD, THENCE ALONG THE SAID EXISTING EAST RIGHT-OF-WAY LINE NORTH 01 DEG. 38 MIN. 29 SEC. EAST 100.03, THENCE LEAVING SAID EXISTING EAST RIGHT-OF-WAY LINE SOUTH 86 DEG. 56 MIN. 11 SEC. EAST 5.16 FEET TO A POINT IN THE PROPOSED EAST RIGHT-OF-WAY LINE OF COUNTRY CLUB ROAD, THENCE ALONG SAID PROPOSED EAST RIGHT-OF-WAY LINE SOUTH 01 DEG. 46 MIN. 01 SEC. WEST 100.03 FEET TO A POINT IN THE NORTH RIGHT-OF-WAY LINE OF MONTCLAIR AVENUE, THENCE FOLLOWING SAID NORTH RIGHT-OF-WAY LINE OF MONTCLAIR AVENUE NORTH 86 DEG. 56 MIN. 11 SEC. WEST 4.94 FEET TO THE POINT OF BEGINNING, CONTAINING 0.0102 ACRES MORE OR LESS.

More Commonly Known As: 109 N. Country Club Rd., Siloam Springs, AR 72761-2907.

On June 6, 2023, Elwin E. Phillips executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Rocket Mortgage, LLC., which was recorded

on June 12, 2023, as Instrument No. L202329172 in the real estate records of Benton 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 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 f/k/a Quicken Loans, 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 14, 2025

**Mickel Law Firm, P.A.**

1501 North University

Ste. 764

Little Rock, AR 72207

Phone: 888-217-5535

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

James H. Swindle, Jr.

### ACKNOWLEDGMENT

STATE OF ARKANSAS )

) ss.

COUNTY OF PULASKI )

On this 14th day of April, 2025, before me, Crystal Kile, 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 14th day of April, 2025.

Crystal Kile

Notary Public

Elwin E. Phillips  
Case: 109325-1

