

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

**Grantor:** Althea V. Gibson

**Grantee:** Rocket Mortgage, LLC f/k/a Quicken Loans, LLC  
f/k/a Quicken Loans Inc.

**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 Thursday, July 10, 2025, at or about 1:00 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 St. Francis County Courthouse, 313 South Izard, Forrest City, 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:

Land Situated in the City of Forrest City in the County of Saint Francis in the State of AR  
WEST HALF (W 1/2) OF LOT 2, BLOCK 11, GRAHAM & HOWE ADDITION TO THE  
CITY OF FORREST CITY, ARKANSAS, WITH THE EXPRESS UNDERSTANDING AND  
AGREEMENT THAT GRANTEE WILL PAY BALANCE OF INDEBTEDNESS  
EVIDENCED BY DEED OF TRUST FILED JANUARY 4, 1969, DULY RECORDED  
RECORD BOOK 307, PAGE 205 OFFICIAL RECORDS OF ST. FRANCIS COUNTY,  
ARKANSAS.

More Commonly Known As: 236 Ash St., Forrest City, AR 72335.

On September 3, 2025, Althea V. Gibson executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Quicken Loans Inc., which was recorded on October 5, 2015, in Record Book 871 at Page 584 re-recorded on March 17, 2016 in Record Book 876 at Page 639 in the real estate records of St. Francis County, Arkansas and is now held by Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc..

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, Erica Southerland, 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.

\_\_\_\_\_  
Notary Public

