

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

Grantor: Matthew Brown and Tonya Brown
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, June 18, 2025, at or about 1:30 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 Garland County Courthouse, 501 Ouachita, Hot Springs, 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:

Tract A:

Lot 7 and part of Lot 6 of La Ho Heights Subdivision, Garland County, Arkansas, being more particularly described as follows: Begin at the Southwest corner of said Lot 7 on the North line of Dogwood Lane, as platted; thence North 87 deg. 30 min. West 50.0 feet; thence North 3 deg. 25 min. 50 sec. West, thru Lot 6, 231.10 feet to the 400 foot contour of Lake Hamilton; thence 155 feet. more or less, along said 400 foot contour to a point that bears North 74 deg. 30 min. 10 sec. East, 153.0 feet from last point; thence South 3 deg. 27 min. 13 sec. East, 277.71 feet to the North line of Dogwood Lane as platted; thence North 87 deg. 30 min. West 100.46 feet to the Point of Beginning. (According to survey by Clyde Scott Lamar, RPLS, dated August 30, 2000)

Tract B:

Part of the NE1/4 NE1/4 of Section 7, Township 3 South, Range 20 West, Garland County, Arkansas, being more particularly described as follows: Commence at the Southwest corner of Lot 7 of La Ho Heights Subdivision on the North line of Dogwood Lane as platted; thence North 87 deg. 30 min. West along said North line, 50.0 feet; thence South 3 deg. 25 min. 50 sec. East, 39.75 feet to a point on the South line of said Dogwood Lane, as platted and the Point of Beginning; thence continue South 3 deg. 25 min. 50 sec. East, 74.99 feet to the North line of Timberlake Drive; thence Northeasterly along said North line, 89.31 feet on a curve to the right with a radius of 562.93 feet; thence North 64 deg. 59 min. 50 sec. East, 59.82 feet to the South line of said Dogwood Lane, as platted; thence North 87 deg. 39 min. 27 sec. West, 136.42 feet to the Point of Beginning. (According to survey by Clyde Scott Lamar, RPLS, dated August 30, 2000.)

More Commonly Known As: 1261 Timberlake Dr., Royal, AR 71968.

On August 19, 2022, Matthew Brown and Tonya Brown executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Ark-La-Tex Financial Services, LLC dba Benchmark Home Loans., which was recorded on August 23, 2022, in Record Book 4480 at Page 0384 in the real estate records of Garland 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.

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.

Mickel Law Firm, P.A.
1501 North University
Ste. 764
Little Rock, AR 72207
Phone: 888-217-5535

James H. Swindle, Jr.

STATE OF ARKANSAS

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) SS.

COUNTY OF PULASKI

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IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 10th day of April, 2025.

Notary Public

