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

Grantor: R. Lee Reams

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 25, 2025, at or about 11:00 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 Craighead County Courthouse, 511 S. Main St., Jonesboro, 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 49 of Cayman Place, Phase II, Jonesboro, Arkansas, as shown by plat of record in Plat Cabinet "B" Page 145 at Jonesboro, Arkansas, subject to Bill of Assurance recorded in Deed Record 481 Page 554, and to easements as shown on recorded plat.

More Commonly Known As: 5522 Caribbean Place, Jonesboro, AR 72404.

On July 1, 2004, R. Lee Reams executed a security instrument in favor of American State Bank, which was recorded on July 7, 2004, in Record Book 1077 at Page 934 in the real estate records of Craighead 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

R. Lee Reams Case: 108839-2 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 8, 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

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 8th day of April,

2025.

Notary Public



R. Lee Reams Case: 108839-2