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

Grantor: Juli Anne Reep

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 Friday, June 27, 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 Bradley County Courthouse, 101 East Cedar, Warren, 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:

Beginning 4.14 chains East of the Northwest Corner of the Southwest Quarter of the Northeast Quarter of Section 14, Township 13 South, Range 10 West, running thence South 22 1/2 degrees East 22.00 chains, thence East 1.75 chains to center of the Warren and Prospect Public Road, thence North 34 1/2 degrees East 1.75 chains, thence North 22 1/2 degrees West to the North line of the Southwest Quarter of the Northeast Quarter of Section 14, Township 13 South, Range 10 West, thence West 3.47 chains to Point of Beginning.

SUBJECT, however, to all rights-of-way and easements apparent and of record, and all prior leases, reservations, exceptions and conveyances of the oil, gas, coal, lignite and other minerals in, upon and under said lands.

More Commonly Known As: 1804 Bradley 25 Rd. N., Warren, AR 71671-9104.

On July 31, 2014, Juli Anne Reep executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Quicken Loans Inc., which was recorded on July 31, 2014, in Record Book DT 296 at Page 57as Instrument No. L201401279 in the real estate records of Bradley 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

Juli Anne Reep Case: 109314-1 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 9, 2025

Mickel Law Firm, P.A.

1501 North University

Ste. 764

Little Rock, AR 72207 Phone: 888-217-5535

By:

ames H. Swindle, .

#### **ACKNOWLEDGMENT**

STATE OF ARKANSAS ) ss.
COUNTY OF PULASKI )

On this 9th day of April, 2025, before me, July Market, 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 9th day of April,

2025.

Notary Public

ERICA SOUTHERLAND

Commission # 12703647 Notary Public - Arkansas Lonoke County My Commission Expires 03-31-2028