

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

Grantor: Lowell Gilbert Gimlin

Grantee: First Horizon Bank

## **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, May 8, 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 Lawrence County Courthouse, 315 West Main St., Walnut Ridge, 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:

Lots One (1) and Two (2) of Block Two (2) of School Addition to the Town of Walnut Ridge, Arkansas.

More Commonly Known As: 320 Kentucky Street, Walnut Ridge, AR 72476.

On September 6, 2017, Lowell Gilbert Gimlin executed a security instrument in favor of IBERIABANK, which was recorded on September 25, 2017, in Record Book 2017 at Page 09877 and modified on December 21, 2018, in Record Book 2018 at Page 12148 in the real estate records of Lawrence County, Arkansas and is now held by First Horizon Bank.

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: Dovenmuehle Mortgage Service, 1 Corporate Center Drive, Suite 360, Lake Zurich, IL 60047, Phone (800) 669-0340.

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: February 20, 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 20th day of February, 2025, before me, Renee Tyson, 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 20th day of February 2025.

Renee Tyson  
Notary Public

