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

Grantor: Elizabeth Croney and Jeffery Croney, and

**Rhonda Smith** 

Grantee: Lakeview Loan Servicing, 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, May 14, 2025, at or about 12:00 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 Stone County Courthouse, 107 West Main Street, Mountain View, 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:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF STONE, STATE OF AR AND IS DESCRIBED AS FOLLOWS:

Part of the SW 1/4 NE 1/4, Section 5, Township 14 North, Range 11 West, being more particularly described as follows: Commencing at a fence corner as the SW corner of the SW 1/4 NE 1/4, thence along a fence South 89 deg. 39 min. 08 sec. East 338.26 feet to a found iron pin, thence leaving fence North 02 deg. 03 min. 18 sec. West 420.03 feet to a found iron pin, thence North 89 deg. 22 min. 04 sec. East 198.87 feet to the point of beginning, thence continue North 89 deg. 22 min. 04 sec. East 175.00 feet to a found iron pin, thence North 16 deg. 53 min. 14 sec. East 424.24 feet to a found iron pin, thence North 01 deg. 25 min. 55 sec. East 441.86 feet to a found iron pin in a fence line, thence along fence South 87 deg. 53 min. 41 sec. West 183.00 feet to a point, thence leaving fence South 08 deg. 31 min. 41 sec. West 852.30 feet to the point of beginning.

Part of the SW 1/4 NE 1/4, Section 5, Township 14 North, Range 11 West, being more particularly described as follows: Commencing at the SW corner of the SW 1/4 NE 1/4, thence North 00 deg. 35 min. 35 sec. West 204.61 feet to an iron pin, thence North 00 deg. 58 min. 39 sec. West 492.77 feet to the center of a 50 foot road easement, thence along the center of road easement, South 89 deg. 50 min. 54 sec. East 173.63 feet, thence North 84 deg 14 min. 02 sec. East 100.00 feet to the point of beginning, thence North 84 deg. 14 min. 02 sec. East 165.25 feet, thence continue along the center of road easement, North 50 deg. 05 min. 50 sec. East 208.03 feet to a point, thence leaving road easement, North 08 deg. 31 min. 41sec. East 410.28 feet to a point, thence South 89 deg. 25 min.18 sec. West 373.90 feet to a point, thence South 01 deg. 14 min. 26 sec. West 552.24 feet to the point of beginning. Part of the SW 1/4 NE 1/4 and Part of the SE 1/4 NW 1/4, Section 5, Township 14 North, Range 11 West, being more particularly described as follows: Commencing at the SW corner of the SW 1/4 NE 1/4, thence North 00 deg. 35 min. 35 sec. West 204.61 feet to an iron pin, thence North 00 deg. 58 min. 39 sec. West 492.77 feet to the center of a 50 foot road easement, for the point of beginning, thence with center of road easement South 89 deg. 50 min. 54 sec. East 173.63 feet, thence North 84 deg. 14 min. 02 sec. East 100.00 feet to a point, thence leaving road easement, North 01 deg. 14 min. 25 sec. East 552.24 feet to a point, thence South 89 deg. 25 min.18 sec. West 296.00 feet, thence South 87 deg 13 min. 05 sec. West 55.00 feet to a point, thence South 06 deg. 45 min. 01 sec. East 559.93 feet to the point of beginning.

Elizabeth Croney and Jeffery Croney, and Rhonda Smith Case: 109154-1

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On November 9, 2023, Elizabeth Croney and Jeffery Croney, and Rhonda Smith executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for United Wholesale Mortgage, LLC, which was recorded on November 9, 2023, in Record Book MORT 260 at Page 149 as Instrument No. L202302783 in the real estate records of Stone County, Arkansas and is now held by Lakeview Loan Servicing, 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: Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Water Blvd., Coppell, TX 75019, Phone (888) 480-2432.

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 13, 2025 Mickel Law Firm, P.A.

1501 North University

Ste. 764

Little Rock, AR 72207

Phone: 888-217-5535

3y:

James H. Swindle, Jr.

#### **ACKNOWLEDGMENT**

STATE OF ARKANSAS	)
	) ss
COUNTY OF PULASKI	)

On this 13th day of February, 2025, before me, Level Luson, 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 13th day of

February 2025.

Notary Public

COMM. EXP.
9-01-2031

No. 12715811

PULASKI
COUNTY

COUNTY