

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

Grantor: Cindy Smith and Floyd Smith

Grantee: Metropolitan Life Insurance Company

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, May 16, 2025, at or about 9:00 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 Jefferson County Courthouse, 101 W. Barraque St., Pine Bluff, 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 EAST 296 FEET OF LOT 11 OF REDFIELD ACRES #1, LOCATED IN SECTION 12, TOWNSHIP 3 SOUTH, RANGE 11 WEST OF THE 5TH P.M. CONTAINING 5 ACRES, MORE OR LESS.

ALSO

AN ACCESS EASEMENT, 15 FEET IN WIDTH, THE CENTERLINE OF WHICH IS DESCRIBED AS FOLLOWS: BEGINNING AT THE SW CORNER OF LOT 11 OF REDFIELD ACRES #1, THENCE NORTH 02 DEG. 19 MIN. 59 SEC. EAST 166.69 FEET; THENCE NORTH 61 DEG. 56 MIN. 34 SEC. EAST 229.68 FEET ; THENCE NORTH 37 DEG. 39 MIN. 20 SEC. EAST 194.10 FEET; THENCE NORTH 08 DEG. 09 MIN. 36 SEC. EAST 226.63 FEET; THENCE NORTH 83 DEG. 32 MIN. 20 SEC. EAST 179.48 FEET TO THE END OF SAID EASEMENT DESCRIPTION.

More Commonly Known As: 1715 Arrowhead Road, Redfield, AR 72132.

On July 17, 2001, Cindy Smith and Floyd Smith executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for AEGIS Mortgage Corporation d/b/a UC Lending, which was recorded on July 31, 2001, in Record Book 838 at Page 356 in the real estate records of Jefferson County, Arkansas and is now held by Metropolitan Life Insurance Company.

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,

Cindy Smith and Floyd Smith
Case: 108682-2

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: Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 100, Greenville, SC 29601-2743, Phone (864) 312-4704.

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: March 4, 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 4th day of March, 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 4th day of March 2025.

Renee Tyson
Notary Public

