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

Grantor: Mag Mile Designs LLC

Grantee: U.S. Bank National Association, as Indenture

Trustee, for LHOME MORTGAGE TRUST 2022-RTL2, Mortgage-Backed Notes, Series 2022-RTL2

#### 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 22, 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 Crittenden County Courthouse, 100 Court Street, Marion, 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 11 in Block 6 of the Rich Eastern Addition, in the City of West Memphis, Arkansas, as shown by plat of record in Plat Book 2 at Page 50, in the Office of the Circuit Court Clerk & ExOfficio Recorder of Crittenden County, Arkansas.

More Commonly Known As: 218 Bettis Street, West Memphis, AR 72301.

On February 6, 2024, Mag Mile Designs LLC executed a security instrument in favor of Kiavi Funding, Inc., which was recorded on February 9, 2024, as Instrument No. 2024-00535 in the real estate records of Crittenden County, Arkansas and is now held by U.S. Bank National Association, as Indenture Trustee, for LHOME MORTGAGE TRUST 2022-RTL2, Mortgage-Backed Notes, Series 2022-RTL2.

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: Kiavi, Inc., 2 Allegheny Center, Suite 200, Nova Tower 2, Pittsburgh, PA 15212, Phone 415-592-5777.

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

Mag Mile Designs LLC Case: 109140-1

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 12, 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**

)

) ss.

STATE OF ARKANSAS

COUNTY OF PULASKI )

On this 12th day of March, 2025, before me, **Love 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 12th day of March 2025.

show i

Notary Public

Mag Mile Designs LLC Case: 109140-1

PUBLIC TO PUBLIC TO