THIS INSTRUMENT PREPARED BY AND TO BE RETURNED TO Mickel Law Firm, P.A. 1501 North University Ste. 930 Little Rock, AR 72207

Grantor: Melissa Palmere and Jeffrey Palmere

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 Monday, July 29, 2024, at or about 10:00 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 Faulkner County Courthouse, 801 Locust Street, Conway, 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:

Part of the W ½ NW¼ of Section 25, Township 5 North, Range 13 West, Faulkner County, Arkansas, described as beginning at a point 132.0 feet North 89 degrees 36 minutes West of the Northeast corner of said W ½NW¼; thence continue North 89 degrees 36 minutes West along the North line of said W ½NW¼, 132.0 feet; thence South 0 degrees 25 minutes East, 330.0 feet; thence South 89 degrees 36 minutes East, 132.0 feet; thence North 0 degrees 25 minutes West, 330.0 feet to the point of beginning.

More Commonly Known As: 420 Highway 286 E., Conway, AR 72032-8708.

On February 8, 2019, Melissa Palmere and Jeffrey Palmere executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Quicken Loans Inc., which was recorded on February 13, 2019, as Instrument No. L201902052 in the real estate records of Faulkner 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 initiating this foreclosure can be contacted at or in care of its servicer: Rocket Mortgage, LLC, 1050 Woodward Avenue, Detroit, MI 48226, Phone (800) 226-6308.

Melissa Palmere and Jeffrey Palmere

Case: 108750-1

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: May 14, 2024

Mickel Law Firm, P.A.

1501 North University

Ste. 930

Little Rock, AR 72207

Phone: 888-217-5535

By

James H

es H. Swindle, J

ACKNOWLEDGMENT

STATE OF ARKANSAS

) ss.

COUNTY OF PULASKI

On this 14th day of May, 2024, before me, Cache Sugar, 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 14th day of May, 2024.

Notary Public

Cecilia Synco
Notary Public
Commission # 12717320

Melissa Palmere and Jeffrey Palmere

Case: 108750-1