

MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL. YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR SUCH PURPOSE.seb

On July 1, 2016, Michael Allen Jones and Sheila Jean Jones executed a Mortgage in favor of Vanderbilt Mortgage and Finance, Inc., which was recorded on July 11, 2016, as Instrument No. 2016G-04291 in the real property records of Sebastian (Greenwood) County, Arkansas, and is now held by Vanderbilt Mortgage and Finance, Inc.. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Vanderbilt Mortgage and Finance, 500 Alcoa Trail, Maryville, TN 37804, at Telephone No. 800-970-7250; and

The default for which foreclosure is made is the mortgagor(s) failure to pay the full amount of each monthly payment on the date it is due as required by the terms of the Note and Security Instrument. Because of the failure to cure the default the indebtedness was accelerated, is now therefore wholly due and the Mortgagee has requested the property be sold to satisfy said indebtedness.

On Tuesday, November 17, 2026 on or about 03:00 PM, the following described real property will be sold at the front door entrance of the Sebastian County Courthouse, 301 E. Center Street, Greenwood, AR 72936, to the highest bidder for cash:

Part of the Southeast Quarter of the Northwest Quarter of Section 5, Township 5 North, Range 30 West, Sebastian County, Arkansas, being more particularly described as follows: Commencing at an existing rebar marking the Southwest Corner of the Southeast Quarter of the Northwest Quarter. Thence along the South line of said Forty, North 89 degrees 55 minutes 02 seconds East, 250.00 feet to an existing rebar and the Point of Beginning. Thence leaving said South line, North 00 degrees 05 minutes 00 seconds East, 337.63 feet to a set rebar. Thence South 89 degrees 28 minutes 42 seconds East, 259.17 feet to a set rebar. Thence South 00 degrees 06 minutes 17 seconds West, 334.90 feet to a set rebar on the South line of the Southeast Quarter of the Northwest Quarter. Thence along said South line, South 89 degrees 55 minutes 02 seconds West, 259.04 feet to the Point of Beginning, and subject to any Easements of Record.

Less and except public roads and rights of way.

Also a 30.00 foot road and utility easement being 15.00 feet each side of a center line described as follows: Beginning at the Northeast Corner of the above described tract. Thence North 52 degrees 35 minutes 40 seconds East, 47.71 feet to the center line of an existing 8.00 foot gravel drive. Thence along said center line the following bearings and distances: North 23 degrees 33 minutes 45 seconds West, 30.36 feet. North 10 degrees 16 minutes 31 seconds West, 27.02 feet. North 03 degrees 26 minutes 46 seconds West, 34.83 feet. North 01 degree 13 minutes 46 seconds West, 85.30 feet. North 06 degrees 40 minutes 11 seconds West, 149.23 feet. North 04 degrees 49 minutes 57 seconds West, 43.59 feet. North 01 degree 55 minutes 07 seconds East, 68.32 feet. North 02 degrees 12 minutes 11 seconds East, 25.85 feet to the center line of Clarks Chapel Road the Point of Termination.

Together with the 2005 CMH/Clayton Manufactured Home, Freedom III Model, with Serial No. CS2006414TNAB affixed thereto.

More commonly known as 5342 Parker Lane, Huntington , AR 72940.

There may be occupants that claim an interest in the real property herein based upon said occupancy.

The undersigned is the attorney-in-fact for the mortgagee and is acting on behalf of and with the consent of the mortgagee who is exercising its power of sale under Ark. Code Ann. Section 18-50-115 which implies a power of sale in every mortgage of real property situated in this State that is duly acknowledged and recorded.

The sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

Unless discharged by bankruptcy, if your property is sold, then you will remain liable for any deficiency and an action for collection may be brought against you. The sale held pursuant to this Notice may be rescinded at the Attorney-in-Fact's option at any time. The right is reserved to adjourn the day of the sale to another day, time and place certain without further publication, upon announcement at the time and place for the sale set forth above. The property is being sold "as is" with no representation as to its condition. THE TERMS OF SALE ARE CASH THE DAY OF SALE, UNLESS OTHERWISE AGREED TO BY THE MORTGAGEE, AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

Witness my hand this 26th day of August, 2026.

J.P. Sellers (2009232); Matthew Smith (2006098); Julie Chambers (2023166); Nathan Newberry (2025184)

Attorney-in-Fact for VANDERBILT MORTGAGE AND FINANCE, INC.

Mackie Wolf Zientz & Mann, P.C.

Redding Building

1701 Centerview Drive, Suite 207

Little Rock, AR 72211

(501) 218-8111

For additional sale information visit <https://www.arforeclosurenotice.com>

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