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.

On February 28, 2018, Cushena Deshawn Walker and Steven W. Gooley executed a Mortgage in favor of Vanderbilt Mortgage and Finance, Inc., which was recorded on March 21, 2018, as Instrument No. 2018R-00000285 in the real property records of Lincoln 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 Wednesday, November 18, 2026 on or about 11:00 AM, the following described real property will be sold at the front door entrance of the Lincoln County Courthouse, 300 S. Drew, Star City, AR 71667, to the highest bidder for cash:

Lot Four (4) in Woods, Clemmons and Ingram Addition to the City of Grady, Lincoln County, Arkansas.

More commonly known as 707 South Main Street, Grady, AR 71644.

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 27th 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.
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