

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, October 29, 2026, at or about 01:00 PM, 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 St. Francis County Courthouse, 313 South Izard, Forrest City, 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:

Situated in Forrest City, St. Francis County, State of AR and being described as follows:

The North 75 feet of the West 172 feet of Lot Two (2) in Block Seventy-Eight (78) of the city of Forrest City, Arkansas, according to the Stockard plat thereof, being more particularly described as beginning at a point on the East line of Division Street, 263 feet North from the point of intersection of the East line of Division Street with the North line of Buford Street in the City of Forrest City, Arkansas; thence East, parallel with the South line of said Lot 2 and parallel with Buford Street, 172 feet; thence North on a line parallel with the East line of Rosser Street, 75 feet to a point; thence West, along the North line of said Lot 2 and parallel with Buford Street, 172 feet to the East line of Division Street; thence South along the East line of Division Street; thence South along the East line of Division Street, 75 feet to the point of beginning.

More Commonly Known As: 826 N. Division St., Forrest City, AR 72335.

On October 4, 2005, Donnie Edward Carter and Sharon Carter, executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for HomeOwners Loan Corp. its successors and assigns, which was recorded on October 17, 2005, in Record Book 748 at Page 654 as Instrument No. 048582 in the real estate records of St. Francis County, Arkansas and is now held by U.S. Bank National Association, not in its individual capacity but solely as Trustee of the NRZ Pass-Through Trust XI.

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 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: 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: August 18, 2026

Mickel Law Firm, P.A.  
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PUBLICATION DATES:  
10/04/2026; 10/11/2026;  
10/18/2026; 10/25/2026  
By: James H. Swindle, Jr.  
www.trustee-foreclosure-salesonline.com  
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