

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 Friday, November 13, 2026, at or about 12:30 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 Craighead County Courthouse, 511 S. Main St., Jonesboro, 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:

That part of the West Half of the Northeast Quarter of Section 2, Township 15 North, Range 3 East, lying South and West of Craighead 323 Road and being more particularly described as follows: Beginning at the Northeast corner of the Northwest Quarter of the Northeast Quarter of said Section 2, run thence South 0 deg. 35 min. West 664.3 feet to the centerline of Craighead 323 Road for the true point of beginning, run thence South 21 deg. 54 min. West along centerline 713.1 feet, run thence South 89 deg. 30 min. West 267.9 feet, run thence North 0 deg. 34 min. East 808.54 feet, run thence South 89 deg. 32 min. East 129.51 feet, run thence North 49 deg. 35 min. East 154.33 feet, (record) to the centerline of Craighead 323 Road, run thence South 40 deg. 25 min. East along centerline 180.47 feet, run thence South 56 deg. 02 min. East along centerline 192.3 feet to the true point of beginning, containing 7.64 acres, more or less, SUBJECT TO the right of way of Craighead 323 Road and all utility easements or rights of way of record.

More Commonly Known As: 3195 County Rd 323, Bono, AR 72416-8264.

On May 24, 2021, Ian Gough and Lindsay Gough, executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Caliber Home Loans, Inc. its successors and assigns, which was recorded on May 25, 2021, as Instrument No. 2021R-012602 in the real estate records of Craighead County, Arkansas and is now held by NewRez LLC.

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 11, 2026

Mickel Law Firm, P.A.

1501 North University

Ste. 764

Little Rock, AR 72207

Phone: 888-217-5535

PUBLICATION DATES:

10/18/2026; 10/25/2026; 11/01/2026; 11/08/2026

By: James H. Swindle, Jr.

www.trustee-foreclosure-salesonline.com

628276f