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, December 03, 2026, at or about 09:00 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 Crittenden County Courthouse, 100 Court Street, Marion, 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:

Lot 5 of the Replat of Lots 29, 30 & 31 of Bond`s Survey of Irregular Lots, in the City of West Memphis, Arkansas, as shown by plat of record in Plat Book 3, Page 322, records of Crittenden County, Arkansas.

More Commonly Known As: 413 Rainer Rd, West Memphis, AR 72301.

On December 9, 2016, Michael A Bridges and Tawanna M Bridges, executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Hope Federal Credit Union its successors and assigns, which was recorded on December 12, 2016, as Instrument No. 2016-06006 in the real estate records of Crittenden County, Arkansas and is now held by Hope Federal Credit Union.

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: Dovenmuehle Mortgage Service, 1 Corporate Center Drive, Suite 360, Lake Zurich, IL 60047, Phone (800) 669-0340.

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: September 10, 2026
Mickel Law Firm, P.A.
1501 North University
Ste. 764
Little Rock, AR 72207
Phone: 888-217-5535
PUBLICATION DATES:
11/08/2026; 11/15/2026; 11/22/2026; 11/29/2026
By: James H. Swindle, Jr.
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