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, December 04, 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 Jefferson County Courthouse, 101 W. Barraque St., Pine Bluff, 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 ONE HUNDRED FOUR (104) OF WINDSOR PLACE, PHASE TWO (2), AN ADDITION TO THE CITY OF PINE BLUFF, ARKANSAS, SAME BEING LOCATED IN THE NORTH HALF OF SOUTHEAST QUARTER OF SECTION 29, TOWNSHIP 6 SOUTH, RANGE 9 WEST OF THE FIFTH PRINCIPAL MERIDIAN.

A.P.N.: 930-69640-000

More Commonly Known As: 2509 Sheffield Dr., Pine Bluff, AR 71603.

On August 23, 2019, Alma A. Davis, executed a security instrument in favor of Mortgage Solutions, LLC, which was recorded on September 3, 2019, in Record Book 1495 at Page 511 in the real estate records of Jefferson County, Arkansas and is now held by Vantage 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 3, 2026

Mickel Law Firm, P.A.

1501 North University

Ste. 764

Little Rock, AR 72207

Phone: 888-217-5535

PUBLICATION DATES:

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By: James H. Swindle, Jr.

www.trustee-foreclosure-salesonline.com

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