THIS INSTRUMENT PREPARED BY AND TO BE RETURNED TO Mickel Law Firm, P.A. 1501 North University Ste. 764 Little Rock, AR 72207

Grantor: Jessica Gay

Grantee: Newrez LLC d/b/a Shellpoint Mortgage Servicing

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, January 16, 2025, at or about 11:00 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 Independence County Courthouse, 192 E. Main St., Batesville, 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:

A TRACT OF LAND BEING A PART OF THE NE1/4 SE 1/4 OF SECTION 3, TOWNSHIP 12 NORTH, RANGE 6 WEST OF THE 5TH PRINCIPAL MERIDIAN IN INDEPENDENCE COUNTY, ARKANSAS MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF SAID SECTION 3; THENCE RUN NORTH ALONG THE EAST LINE OF SAID SECTION 3, A DISTANCE OF 2,002.21 FEET TO THE POINT OF BEGINNING; THENCE RUN NORTH ALONG SAID EAST LINE, A DISTANCE OF 207.09 FEET TO THE SOUTH RIGHT-OFWA Y LINE OF NEWPORT ROAD; THENCE RUN SOUTH 79 DEGREES 57 MINUTES 30 SECONDS WEST ALONG SAID SOUTH RIGHT-OF-WAY LINE, A DISTANCE OF 119.69 FEET; THENCE RUN SOUTH, A DISTANCE OF 181.65 FEET; THENCE RUN SOUTH 87 DEGREES 46 MINUTES 46 SECONDS EAST, A DISTANCE OF 117.94 FEET TO THE POINT OF BEGINNING. CONTAINING 0.53 ACRE, MORE OR LESS.

More Commonly Known As: 350 Newport Rd., Batesville, AR 72501.

On February 10, 2017, Jessica Gay executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for FirstBank, which was recorded on February 10, 2017, in Record Book DT 2017 at Page 2031 as Instrument No. L201701001 in the real estate records of Independence County, Arkansas and is now held by NewRez LLC d/b/a Shellpoint Mortgage Servicing.

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

Jessica Gay Case: 109001-1 power of sale under Ark. Code Ann. Section 18-50-115 and as 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: November 8, 2024

Mickel Law Firm, P.A.

1501 North University

Ste. 764

Little Rock, AR 72207

Phone: 888-217-5535

By:

James H. Swindle, Jr.

ACKNOWLEDGMENT

STATE OF ARKANSAS

) ss.

COUNTY OF PULASKI

On this 8th day of November, 2024, before me, which is a Notary Public, duly commissioned, qualified and acting, within and for any State and County, appeared in person the within named James H. Swindle, Jr., an attorney of Mickel Law Firm, P.A., a corporation, was duly authorized in his respective capacity to execute the foregoing instrument(s) for and in the name and behalf of said corporation, business trust, estate, partnership, limited liability company, association, joint venture or other legal entity, and further stated and acknowledged that he/she had so signed, executed and delivered said foregoing instrument for the consideration, uses and purposes therein mentioned and set forth.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 8th day of

November 2024.

Notary Public

Jessica Gay Case: 109001-1 Sould the State of the State of