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

Grantor: Andrew Linwood and Kymillia Linwood

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 Monday, June 16, 2025, at or about 12:00 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 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 Nine (9) in Block One (1) of Woodland Acres, Section Two (2), an Addition to the City of Pine Bluff, Jefferson County, Arkansas; same being located in the West Half (W 1/2) of Section 31, Township 6 South, Range 9 West of the 5th P. M.

More Commonly Known As: 6601 Twin Oaks Lane, Pine Bluff, AR 71603.

On July 26, 2021, Andrew Linwood and Kymillia Linwood executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for Mortgage Research Center, LLC d/b/a Veterans United Home Loans, which was recorded on August 5, 2021, in Record Book 1558 at Page 159 in the real estate records of Jefferson 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 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

Andrew Linwood and Kymillia Linwood

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: April 9, 2025

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

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 9th day of April, 2025.

Notary Public

