

Prairie Fare: Why Do We Eat What We Eat?

By Julie Garden-Robinson, Food and Nutrition Specialist, NDSU Extension

“You probably looked like the little girl on the cover,” my husband commented. “I wasn’t alive in 1943, but she does look a little like me, I suppose,” I remarked as I looked at the pin-curled blonde girl in a vintage dress. I was looking at a “Health for Victory Meal Planning Guide” prepared by the Home Economics Institute during World War II. My set of antique magazines inspire me sometimes.

What did people eat 83 years ago? Why did they choose those foods?

Further, why do we choose the foods we eat now?

We make decisions about what to eat for many reasons, including what’s available and affordable, our time and food preparation skills, and our personal tastes. Your diet may be influenced by advice from a health care or nutrition professional.

You have probably heard about the U.S. Dietary Guidelines released in January 2026. When did dietary guidelines first appear in the U.S.?

The first food guide was promoted from 1916 (the time of World War I) to the 1930s. It was called “Food for Young Children” and “How to Select Foods.” Early nutrition and health professionals were becoming more aware of the link between specific nutrients and health.

During World War II, “A Guide to Good Eating” (“The Basic 7”) was released to promote a healthy population overseas and in the U.S. through seven food groups.

Group 1 included green and yellow vegetables. Group 2 consisted of oranges, tomatoes and grapefruit. Group 3 included potatoes and other vegetables and fruits. Group 4 featured milk and milk products. Group 5 included meat, poultry, fish, eggs, dry beans, nuts and peanut butter. Group 6 consisted of bread, flour and cereals. Group 7 consisted of butter and fortified margarine with added vitamin A, with the note to “consume in moderation.”

During World Wars I and II, families were advised to produce food, including victory gardens in plots everywhere from backyards to parks and schoolyards. People were urged to conserve food by canning and to avoid food waste. Sharing food with neighbors and others who did not have enough to eat was encouraged.

This advice stands the test of time.

During World War II, families received ration books with stamps to obtain foods that were in shorter supply, such as sugar, coffee, butter, meat, fat, canned goods and dairy.

From the mid-1950s to the 1970s, the “Basic 4” food groups were promoted. The “Hassle-Free Daily Food Guide” appeared in 1979. The latter added a food group to eat in moderation: fats, sweets and alco-

hol. The original “Food Guide Pyramid” was introduced in 1992. It remained until 2005 when MyPyramid, a colorful version with vertical stripes representing food groups, was released. Then in 2011, MyPlate was introduced to provide a visual image of five food groups on a sectioned plate, which encouraged variety.

After an absence of more than twenty years, a Food Guide Pyramid has reappeared, but it’s flipped upside down, as you may have seen.

I encourage you to read the twelve-page summary report of the Dietary Guidelines Advisory Committee at <https://www.dietaryguidelines.gov/2025-advisory-committee-report>.

I wasn’t around for the last 100 years of nutrition advice, but I have been a registered dietitian for more than 28 years. These are some recommendations I have gleaned from current and past guidance:

- Eat a variety of foods in moderation.
- Consume plenty of vegetables and fruits in various forms: fresh, frozen, canned or dried.
- Eat a variety of protein foods throughout the day, including meat, poultry, eggs, nuts, dry beans and lentils.
- Incorporate more whole grains in your diet.
- Hydrate yourself with water regularly.
- Include healthy fats from a variety of sources. Limit saturated fat to no more than 10% of your calories.
- Get your calcium-rich foods. Dairy is an excellent source. If you cannot consume dairy due to an allergy or intolerance, explore other foods and beverages rich in calcium.
- Limit highly processed foods that are high in added sweeteners



ADVERTISEMENT FOR BIDS MOUNTRAIL COUNTY STANLEY, NORTH DAKOTA COUNTY ROUTE 2 HMA SURFACING

General Notice
MOUNTRAIL COUNTY (Owner) is requesting Bids for the construction of the following Project:

COUNTY ROUTE 2 HMA SURFACING PROJECT NO. 02(64)25

Bids for the construction of the Project will be received at the **Mountrail County South Complex** located at **8103 61st Street NW, Stanley, ND**, until **Thursday, February 19, 2026 at 2:00 pm** local time. At that time the Bids received will be publicly opened and read.

The Project includes the following Work:

Sliver widening, aggregate base/reshaping existing aggregate base, and hot mix asphalt on 6.7 miles of County Route 2 beginning at County Route 3 (74th Avenue NW) and ending at County Route 11. The project will include the following approximate quantities: Borrow-Excavation - 60,000 CY; Aggregate Base Course CL 5 - 25,000 Tons; Superpave FAA 42 - 30,000 Tons; PG58H-34 Asphalt Cement - 1,700 Tons; Pipe Conduit 24IN-Approach - 600 LF; Pipe Conduit Jacked or Bored (multiple sizes) - 200 LF; Cured-In-Place Pipe (multiple sizes) - 2,000 LF.

The project has a date for substantial completion of **October 3, 2026**.

Obtaining the Bidding Documents
Bidding Documents may be viewed and ordered online at www.questcdn.com utilizing Quest project #10028809. QuestCDN can be contacted at (952)233-1632 or info@questcdn.com for assistance in free membership, downloading and working with the digital project information. The cost to download the bidding documents will be \$50.00.

The Issuing Office for the Bidding Documents is:

Sauber Engineering Inc.
2401 46th Avenue SE, Suite 110
Mandan, ND

Prospective Bidders may examine the Bidding Documents at the Issuing Office on Monday through Friday between the hours of 8:00 am and 5:00 pm. Owner nor Engineer will be responsible for full or partial sets of Bidding Documents, including addenda, if any, obtained from sources other than the website listed in this advertisement.

Instructions to Bidders
Bid will be submitted on the basis of cash payment for the work and materials. The owner intends to award a single (1) Contract on the basis of the low bid submitted by a responsible and responsive bidder for the aggregate sum of all bid items for the project.

Each bid must be accompanied by a separate envelope containing the contractor’s license and bid security. The bid security must be a sum equal to five (5) percent of the full amount of the bid and must be in the form of a bidder’s bond. The bond must be executed by the bidder as principal and a surety, conditioned that if the principal’s bid is accepted and the contract awarded to the principal, the principal, within 10 days after the notice of award, shall execute a contract in accordance with the terms of the bid and the bid bond and any condition of Mountrail County.

The bidder must be licensed for the full amount of the bid as required by sections 43-07-07 and 43-07-12 of the North Dakota Century Code.

No bid will be read or considered that does not fully comply with requirements pertaining to bid security and contractor’s license.

The successful bidder will be required to furnish a performance and payment bond in the full amount of the contract.

Mountrail County reserves the right to reject any and all bids, waive any informality in any bid, rebid the project until a satisfactory bid is received and accept the bid most favorable to the County.

For all further requirements regarding bid submittal, qualifications, procedures, and contract award, refer to the Instructions to Bidders that are included in the Bidding Documents.

This Advertisement is issued by:
Owner: Mountrail County
By: Trudy Ruland
Title: Chairman, Board of County Commissioners
Date: January 20, 2026
Jan. 28, Feb. 4, 11, 2026

and salt. Read and compare nutrition labels.

- Limit alcoholic beverages or avoid them altogether, especially during pregnancy.

We all eat for various reasons. I hope that your health, as well as enjoyment of food, plays a role in guiding your choices.

Here’s a recipe from the 1943 cookbook. My husband pronounced it “really good.”

Graham (Whole Wheat) Quick Bread

- 1 egg
- 1 cup buttermilk or sour milk
- 1 tablespoon melted shortening (or butter)
- ½ cup molasses
- 1 teaspoon baking soda dissolved in 1 tablespoon boiling water
- 3 cups graham (whole wheat) flour
- 1 ½ teaspoons salt
- ½ cup sugar

Optional toppings - peach or strawberry preserves

Beat egg, then add buttermilk or sour milk, and melted shortening (or butter) and molasses. Dissolve soda in boiling water and add. Mix the graham flour, salt and sugar together, then add to the first mixture, beating only enough until mixture is well blended. Pour into a well-greased loaf pan. Bake in preheated 375 F oven for 45 to 50 minutes.

Makes 16 servings. Each serving has 150 calories, 1.5 grams (g) fat, 4 g protein, 31 g carbohydrate, 2 g fiber and 330 milligrams sodium.



NOTICE TO MINORITY AND WOMEN’S BUSINESSES

Landmark Structures is seeking qualified disadvantaged businesses for the proposed SAND HILL WATER TOWER IMPROVEMENTS in NEW TOWN, ND for subcontracting and supplier opportunities in the following areas: Elevated Tank Painting, Utility and Earthwork Contractors, Electrical Contractors, Erosion Control, Fence Contractors, Mechanical Contractors, Equipment Rentals, Crane Rentals, Ready Mix Concrete Supply, Aggregate Supply, Pipe and Valve Supply, Material Testing Services, Site Surveyor, Site Sanitation Services, Steel & Re-Bar Supply, Project Sign, Doors & Hardware, Overhead Coiling Door.

All interested parties should note their scope of works and contact Landmark Staff to discuss opportunities.

Bid date is February 6, 2026 at 11:00 am. Please have all pricing in by February 5, 2026 at 4:00 pm.

Phone: (817)391-9904; Fax: (817)230-2070; Email: estimating@teamlandmark.com.

Plans and specifications may be viewed at the following locations: https://drive.google.com/drive/folders/1afUzNul6dSBautSHZUSNYO94yMI3n8t?usp=drive_link

Potential subcontractors must be able to demonstrate applicable experience.
Jan. 28, 2026

NOTICE OF AVAILABILITY OF DRAFT ENVIRONMENTAL ASSESSMENT CONCERNING IMPROVEMENTS AT PARSHALL MUNICIPAL AIRPORT PARSHALL, ND

Notice is hereby given regarding the availability of the Draft Environmental Assessment (EA) for a proposed airport improvement project at the Parshall Municipal Airport (Y74). An EA was prepared pursuant to the National Environmental Policy Act (NEPA) of 1969 to assess the environmental impacts associated with the Airport’s intent to lengthen the southeastern end of Runway 12/30 by 492 feet, and implement RNAV LPV Approach/Departure flight procedures for both runway ends. The intent of the proposed action is to bring the Airport into compliance with FAA Design Group A/B-II small design standards.

The FAA is required to approve the runway lengthening from a design and safety standpoint, and update the Airport Layout Plan (ALP), in order to provide funding approvals and associated grant assurances for the project under the Airport Improvement Program and the Airport Infrastructure Grant program. This includes:

- * Determination of eligibility for federal assistance under the federal grant-in-aid program authorized by the Airport and Airway Improvement Act of 1982, as amended (49 USC 47101, et seq).
- * Approval of an application for federal assistance for eligible components of the proposed project using federal funds.
- * Unconditional Approval of the portion of the ALP that depicts the components of the proposed project pursuant to 49 USC Sections 40103(b), 44718, and 47107(a)(16), and Title 14CFR Parts 77 and 157.

In addition, implementation of the RNAV LPV approach/departure procedures to both runway ends would require FAA Flight Procedures approval, including procedure design, obstacle evaluation, and publication of the approaches in the FAA’s aeronautical charts and databases. Environmental resources potentially affected by the project include biological, historic and cultural, socioeconomic, and aquatic resources. The EA documents that project impacts to these resources will likely be insignificant. Copies of the EA, which explains the proposed action and its environmental impacts, are available for public inspection during normal business hours at the following locations:

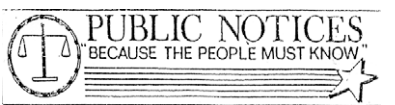
- * Airport Terminal Building, Parshall, ND

Access to an electric or hardcopy versions of the EA will be available by request. Individuals or organizations wishing to submit comments on the EA should do so by February 27, 2026.

Comments and requests should be sent to:
Curt Cady, Environmental Specialist
KLJ
PO Box 1157
Bismarck, ND 58503
Curt.cady@kljeng.com
Note “Parshall Public Review and Comments” in the subject heading.

Before including your address, phone number, email address or other personal identifying information in your comment, be advised that your entire comment, including your personal identifying information may be made publicly available at any time. While you can ask us in your comment to withhold from public review your personal identifying information, we cannot guarantee we will be able to do so.

Jan. 28, 2026



ADVERTISEMENT FOR BIDS 00030

NOTICE IS HEREBY GIVEN, that the City of Parshall, North Dakota, will receive sealed Bids at the Office of the City Auditor until February 19, 2026 at the hour of 11:00 AM CDT, for the purpose of furnishing all materials, labor, equipment and skill required for the construction of the 2026 PARSHALL STREET IMPROVEMENTS and incidental items, for said City, as is more fully described and set forth in the Plans and Specifications which are now on file in the office of the City Planner. Bids will be opened at Parshall City Hall at 11:00 AM CDT and read aloud.

The Work for each contract is generally described as follows:

BASE BID General Construction - Seal Coat and Street Reconstruction: Work consists of bonding, mobilization, erosion control, and seal coating on multiple streets within the City of Parshall, consisting of approximately 184,664 square yards; preparation of street surfaces for work being performed; protection of concrete pavement, curb & gutter, valley gutters, and water and sewer utilities from seal coat operations; 1,493 square yards of asphalt pavement; 1,493 square yards of aggregate base; 1,493 square yards of geotextile fabric; 130 square feet of concrete valley gutter; 8,488 linear feet of pavement markings; traffic control and other miscellaneous and incidental items identified in the construction documents are also included.

General Construction, Alternate 1 - Asphalt Patching: Work consists of bonding, mobilization, and construction of three asphalt patches within the City of Parshall, consisting of approximately 500 square yards of asphalt pavement; 500 square yards of aggregate base; 500 square yards of geotextile fabric; 34 square feet of concrete sidewalk; 27 linear feet of concrete curb and gutter; 1 detectable warning panel; traffic control and other miscellaneous and incidental items identified in the construction documents are also included.

General Construction, Alternate 2 - Asphalt Patching: Work consists of bonding, mobilization, and construction of two additional asphalt patches within the City of Parshall, consisting of approximately 456 square yards of asphalt pavement; 456 square yards of aggregate base; 456 square yards of geotextile fabric; traffic control and other miscellaneous and incidental items identified in the construction documents are also included.

Complete digital project bidding documents, pursuant to which all labor, materials, or services must be furnished, are available at www.AE2S.com or www.questcdn.com. You may download the digital plan documents for Twenty-two dollars (\$22.00) by inputting Quest project #10026706 on the website’s Project Search page. Please contact QuestCDN.com at 952-233-1632 or info@questcdn.com for assistance in free membership registration, downloading, and working with this digital project information. Copies of the Bidding Documents may be examined at the office of Advanced Engineering and Environmental Services, LLC (AE2S), 601 18th Avenue SE, Suite 102, Minot, ND 58701 (701 852-4048). The Bidding Documents are available in the form of printed plans and specifications by request from AE2S, 3101 Frontage Road South, Moorhead, MN for a **NON-REFUNDABLE** charge of Two Hundred Dollars (\$200.00) for each set of Plans and Specifications requested. Bidding Documents may also be examined at the following locations: Builders Exchanges in Bismarck, ND; Mandan, ND; Minot, ND; Fargo, ND; Grand Forks, ND; Rapid City, SD; Minneapolis, MN. All Work shall be done according to the Bidding Documents.

All Bids are to be submitted on the basis of cash payment for the Work and materials, and each Bid shall be accompanied by a separate envelope containing a Bidder’s Bond, payable to the City of Parshall, in a sum equal to five percent (5%) of the full amount of the Bid, executed by the Bidder as principal and by a surety company authorized to do business in the State of North Dakota, conditioned that if the principals’ Bid be accepted and the contract awarded to him, he, within fifteen (15) days after Notice of Award, will execute and effect a Contract in accordance with the terms of his Bid and a Contractor’s Bond as required by the laws of the State of North Dakota and the regulations and determinations of the City Commission of the City of Parshall, North Dakota.

All Bidders must be licensed for the highest amount of their Bids, as provided by Section 43-07-05 of the North Dakota Century Code. Cost of preparation of Bids by Bidder.

Contracts shall be awarded on the basis of the low Bid submitted by a responsible and responsive Bidder deemed most favorable to the City’s interest.

All Bids shall be contained in a sealed envelope plainly marked showing that such envelope contains a Bid for the Project. In addition, the Bidder shall place upon the exterior of such envelope the following information:

1. The Work covered by the Bidder (General Construction).
2. The name of the Bidder.
3. Separate envelope containing Bid Bond and a copy of Contractor’s License or Renewal Certificate.
4. Acknowledgement of all Addenda.

Bids shall be delivered or mailed to:

Attn: City Auditor
City of Parshall
PO Box 159
23 N Main St
Parshall, ND 58770

The City of Parshall reserves the right to reject any and all Bids, to waive any informality in any Bid, to hold all Bids for a period not to exceed thirty (30) days from the date of opening Bids, and to accept the Bid deemed most favorable to the interest of the City. After the Bid opening the Owner will return Bid Security of all except the three lowest responsible Bidders. When a Contract is awarded, the remaining unsuccessful Bidder’s Bonds will be returned.

The Work on the improvements shall be completed and ready for Final Payment no later than September 30, 2026, with a substantial completion date of September 15, 2026. Should the Contractor fail to complete the Work within the time required, as set forth in the Agreement, or within such extra time as may have been granted by formal extensions approved by the City and Engineer, there shall be deducted from any amount due him the sum of \$1,000.00 per day as compensation to the City for each day and every day that the completion of the Work is delayed. The Contractor and his surety shall be liable for any excess. Such payment shall be as and for liquidated damages and not as a penalty.

All Bidders are invited to be present at the public opening of the Bids.
Dated this 23rd day of January, 2026.
By: /s/ Kelly Woessner, City Auditor
Parshall, North Dakota
Jan. 28, Feb. 4, 11, 2026



ADVERTISEMENT FOR BIDS City of New Town Sand Hill Water Tower Improvements General Notice

Sealed bids for construction of the New Town Sand Hill Water Tower Improvements projects for the City of New Town, North Dakota will be received until 11:00 A.M. local time on February 6, 2026 at New Town City Hall, located at 945 Eagle Drive (P.O. Box 309), New Town, ND 58763 at which time they will be publicly opened and read aloud:

Bids can be mailed to:
City of New Town
c/o City Auditor
945 Eagle Drive
Suite 106
P.O. Box 309
New Town, ND 58763
The Project includes the following Work:

Construct a new 500,000-gallon composite elevated storage tank and appurtenances, electrical systems and control systems connection to existing distribution system and demolition of the existing at grade storage reservoir.

Offsite work includes upgrades to pump, appurtenances and electrical at the existing water treatment plant (WTP) and booster station (BS).

The Work is comprised of either Contract No. 1 and No. 2 OR Contract No. 3: **Contract No. 1 - General Construction; Contract No. 2 Electrical Construction and Contract No. 3 - Combined General and Electrical Construction.** Individual Bids will be received for each Contract. The Owner will not accept a combined Bid unless that Bid is lower than the combined total of the lowest and best Bids for the Separate Contracts. The Work for each Contract is generally described as follows:

Contract No. 1 - Water Tower and Pumps (General) Construction: Work generally consists of furnishing and installing a new 500,000-gallon composite water tower, including the design and installation of the foundation system; water tower appurtenances, hydrodynamic mixer, water tower logo, control room; all site work including site piping, special connections sump and sump pump, concrete floor, landscape grading, site restoration, seeding, and gravel access pad and demolition of existing at grade storage reservoir. Off-site work also includes, 1 - improvements at the existing WTP including removal of three (3) existing high service pumps, replacement and upgrades to the pumps, reinstallation of pumps and replacement of water check valves and flow meter and 2 - Improvements at the BS including replacement of four (4) vertical inline pumps and check valves.

Contract No. 2 - Electrical Construction: Work at the new tower generally consists of installation of utility service, grounding electrode systems, general power and lighting systems, panelboards and SCADA equipment. Offsite work generally consists of 1 - WTP, disconnecting the three (3) existing high service pumps and reconnection once the pump upgrades are complete and wiring and integration of the new Flowmeter and 2 - BS, disconnecting the existing four (4) booster pumps and reconnecting when pump upgrades are complete.

Contract No. 3 - Combined General and Electrical Construction: Work includes construction consisting of the Work described under Contract No. 1 Water Tower and Pumps (General) Construction and Contract No. 2 Electrical Construction.

All Bids must be prepared according to the Instructions to Bidders contained with the Project Manual. Attached to the outside of the bid envelope must be a separate envelope containing a list of all addenda to the plans and specifications and an acknowledgment by the bidder of receipt of such addenda. The separate envelope shall also contain a bidder’s bond in the amount of 5% of the full amount of bid executed by the bidder as principal and by a surety, conditioned that if the principal’s bid is accepted and the contract awarded to the principal, the principal, within 10 days after notice of award shall execute a contract in accordance with the terms of the bid and a contractor’s bond as required by law and the regulations and determinations of the governing body. Countersignature of a bid bond is not required under this section.

All bidders must be licensed for the full amount of the bid as required by Section 47-07-05. A copy of the Contractor’s License or Certificate of Renewal thereof, issued by the Secretary of State, **must** be enclosed in the bid bond envelope as required under Section 47-07-12.

The Project has an expected substantial completion date of October 1, 2027. The estimated cost of this project is approximately **\$5.0 million**.

Obtaining the Bidding Documents
Bidding Documents for the Project can be found at the following designated website:

www.questcdn.com
Quest#: 10013035

Bidding Documents may be downloaded in PDF from QuestCDN. There is no fee to download the Bidding Documents. Prospective Bidders are required to register with QuestCDN as a plan holder. QuestCDN will be updated with any addenda that are issued during bidding period.

All official addenda and other Bidding Documents will be offered only through the sources identified above. Neither Owner nor Engineer will be responsible for Bidding Documents, including addenda, if any, obtained from sources other than those identified above.

The Issuing Office for the Bidding Documents is:

AE2S Minot
601 18th Ave SE
Suite 102
Minot, ND 58701

Prospective Bidders may examine the Bidding Documents at the Issuing Office on Monday through Friday between the hours of 8:00 a.m. and 5:00 p.m.

Pre-bid Conference
A pre-bid conference for the Project will be held at 1:00 p.m. on January 29th 2026 at 945 Eagle Drive, Suite 106, New Town, ND 58763. Attendance at the pre-bid conference is encouraged but not required. The meeting may also be attended virtually via Microsoft Teams using the following meeting ID:

Pre-bid Teams meeting ID: 218 166 174 965 9

Tentative Schedule of Events
Date, Event

February 6, 2026: Bid Opening.
February 13, 2026: Successful bidder submits proposed subcontractors to Owner for approval.

February 20, 2026: Notice of Award Issued.

March 2, 2026: Successful bidder returns signed Agreement and attached documents to Owner.
March 13, 2026 Owner delivers fully

signed Agreement with all attachments to Contractors.

April 7, 2026: Contract Times commence to run.

Note that this schedule of events may be accelerated pending the responsiveness of Owner and Successful Bidder/Contractor. See Instructions to Bidders for details of deadlines for specific events.

Funding

This Project anticipates funding from the Drinking Water and/or Clean Water State Revolving Fund program. Bidder’s attention is called to the SRF requirements in the bid package.

Bidders on this work will be required to comply with the American Iron and Steel requirements of the Consolidated Appropriations Act, 2014. The requirements for bidders and contractors under this regulation are explained in the specifications.

Bidders are required to comply with Davis-Bacon prevailing wage requirements.

Instructions to Bidders.

For all further requirements regarding bid submittal, qualifications, procedures, and contract award, refer to the Instructions to Bidders that are included in the Bidding Documents.

This Advertisement is issued by:

Owner: City of New Town
By: Eileen Zaua

Title: City of New Town City Auditor
Date: January 12, 2026
Jan. 14, 21, 28, 2026

NOTICE BEFORE FORECLOSURE

To the Title Owners, Borrowers and Occupants of the Property:

Byron Edwards
310 7th Ave SE
Stanley, ND 58784
Rebekah K. Hoover
310 7th Ave SE
Stanley, ND 58784

Pursuant to the provisions of the Federal Fair Debt Collection Practices Act, you are advised that unless you dispute the validity of the foregoing debt or any portion thereof within thirty days after receipt of this letter, we will assume the debt to be valid. If the debt or any portion thereof is disputed, we will obtain verification of the debt and will mail you a copy of such verification. You are advised that upon your request within the thirty-day period, we will provide you with the name and address of your original creditor, if different from the creditor referred to in this Notice. We are attempting to collect a debt, and any information obtained will be used for that purpose.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account. However, if you fail to contact our office, our client may consider additional remedies to recover the balance due.

The real property that this notice pertains to is located at 310 7th Ave SE, Stanley, ND 58784, and more particularly described as:

Lot 6, Block 2, Elefson’s 4th Addition to the City of Stanley, Mountrail County, North Dakota.

Notice is hereby given that a certain mortgage, recorded against the above described property by Byron Edwards and Rebekah Hoover, executed and delivered to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Ark-La-Tex Financial Services, LLC dba Benchmark Mortgage, its successors and assigns, dated October 9, 2020, (“Mortgage”); and given to secure the payment of \$112,917.00, and interest and other fees and costs according to the terms and obligations of a certain promissory note, is in default. The current Mortgagee of the Mortgage is PennyMac Loan Services LLC.

The following is a statement of the sum due for principal, interest, taxes, insurance, maintenance, etc. as of November 10, 2025:

Principal: \$102,153.55

Interest to 11/24/25 at 3.125%: \$2,063.30

Pro Rata MIP: \$71.04

Escrow Advance Balance: \$1,866.07

Foreclosure Costs: \$250.00

Property Inspection Fee: \$120.00

Late Charges: \$77.40

Grand Total: \$106,601.36

That as of November 10, 2025, the amount due to cure any default, or to be due under the terms of the mortgage, exists in the following respects:

Monthly Mortgage Payments: \$5,512.92

Required Escrow: \$128.14

Late Charges: \$77.40

Property Inspection: \$120.