NOTICE OF DEFAULT AND INTENTION TO SELL

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION.

On October 5, 2018, Cora Key executed a security instrument conveying certain property therein described to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Southern Bancorp Bank, its successors and assigns; which was recorded October 9, 2018, in Book No. 2018, at Page 6873in the real estate records of Phillips County, Arkansas.

A default has occurred due to the failure to make timely payments as required under the terms of the Note and indebtedness. Because of the failure to fully cure the default, the indebtedness was accelerated and is now wholly due. The mortgagee or beneficiary has requested the property be sold to satisfy said indebtedness, together with all fees and costs associated with these proceedings continuing to accrue, pursuant to the terms and conditions of the promissory note and security instrument. The mortgagee or beneficiary has complied with the conditions to exercise the power of sale as set for in ACA §18-50-103. The party initiating this action is Renasant Bank, 1 Mortgage Way , Mt. Laurel, NJ 08054 , (800) 746-2936

On October 20, 2026, at or about 12:00 PM at the Phillips County Courthouse, Helena, Arkansas, the real property described below will be sold to the highest bidder for the terms described:

Lot Numbered Eighteen (18), Desoto Heights Subdivision, City of West Helena, Phillips County, Arkansas, as per Plat and Dedication thereof recorded in Plat Book 1, Page 43-B and Record Book 456, Page .129, Official records of Phillips County, Arkansas.

More commonly known as: 43 Lambert Circle, West Helena, AR 72390

The Purchaser of said property shall pay the price bid with certified funds paid at the conclusion of the sale and shall assume all transfer taxes and recording fees. If the sale is rescinded for any reason, the purchaser shall be entitled to any funds paid and shall have no further recourse.

The property is sold "as is" and is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

The right is reserved to adjourn the day of the sale to another day, time and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the right is reserved to postpone the sale to a date to be specified via mailed notices.

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