

MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL
YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR SUCH PURPOSE.

On December 11, 2024, Debra K. Hill executed a Mortgage in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR LOANDEPOT.COM, LLC, ITS SUCCESSORS AND ASSIGNS, which was recorded on December 17, 2024, as Instrument No. 2024-004121 in the real property records of Columbia County, Arkansas, and is now held by LoanDepot.com, LLC. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: loanDepot.com, 6531 Irvine Center Drive, Suite 100, Irvine, CA 92618, at Telephone No. 1-866-970-7105; and

The default for which foreclosure is made is the mortgagor(s) failure to pay the full amount of each monthly payment on the date it is due as required by the terms of the Note and Security Instrument. Because of the failure to cure the default the indebtedness was accelerated, is now therefore wholly due and the Mortgagee has requested the property be sold to satisfy said indebtedness.

On Wednesday, October 28, 2026 on or about 12:00 PM, the following described real property will be sold at the front door entrance of the Columbia County Courthouse, One Court Square, Magnolia, AR 71753, to the highest bidder for cash:

The land referred to herein below is situated in the County of Columbia, State of Arkansas, and is described as follows:

Part of the Northwest quarter of the Southwest quarter (Pt. NW 1/4 SW 1/4) Section 9, Township 18 South, range 21 West, Columbia County, Arkansas, more particularly described by the execution of a survey as follows:

Commencing at an existing 3/4-inch capped rebar marking the Northeast corner of said NW 1/4 SW 1/4 run thence South 89 degrees 53 minutes 38 seconds West for a distance of 370.65 feet to an existing 3/4-inch capped rebar for the point of beginning;

thence South 21 degrees 31 minutes 14 seconds East for a distance of 412.91 feet to an existing P.K. Nail Lying in the center of Columbia County Road #82 and along said center the following;

thence South 53 degrees 02 minutes 31 seconds West for a distance of 135.80 feet to an existing P.K. Nail;

thence South 54 degrees 59 minutes 53 seconds West for a distance of 118.62 feet to an existing P.K. Nail;

thence South 58 degrees 34 minutes 53 seconds West for a distance of 215.47 feet to an existing P.K. Nail;

thence South 59 degrees 25 minutes 08 seconds West for a distance of 162.28 feet to an existing P.K. Nail;

thence North 00 degrees 06 minutes 28 seconds West for a distance of 727.99 feet leaving said road to an existing 3/4-inch capped rebar; thence North 89 degrees 53 minutes 38 seconds East for a distance of 379.17 feet back to the point of beginning, containing 6.21 acres, more or less.

More commonly known as 60 Columbia Road 82 West, Magnolia, AR 71753.

There may be occupants that claim an interest in the real property herein based upon said occupancy.

The undersigned is the attorney-in-fact for the mortgagee and is acting on behalf of and with the consent of the mortgagee who is exercising its power of sale under Ark. Code Ann. Section 18-50-115 which implies a power of sale in every mortgage of real property situated in this State that is duly acknowledged and recorded.

The sale 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.

Unless discharged by bankruptcy, if your property is sold, then you will remain liable for any deficiency and an action for collection may be brought against you. The sale held pursuant to this Notice may be rescinded at the Attorney-in-Fact's option at any time. 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. The property is being sold "as is" with no representation as to its condition. THE TERMS OF SALE ARE CASH THE DAY OF SALE, UNLESS OTHERWISE AGREED TO BY THE MORTGAGEE, AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

Witness my hand this 7th day of August, 2026.

J.P. Sellers (2009232); Matthew Smith (2006098); Julie Chambers (2023166); Nathan Newberry (2025184)
Attorney-in-Fact for LOANDEPOT.COM, LLC
Mackie Wolf Zientz & Mann, P.C.
Redding Building
1701 Centerview Drive, Suite 207
Little Rock, AR 72211
(501) 218-8111

For additional sale information visit <https://www.arforeclosurenotice.com>
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