

This Instrument Prepared by:
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MORTGAGEE'S 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 A COMMUNICATION FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION GIVEN MAY BE USED FOR THAT PURPOSE.

NOTICE IS HEREBY GIVEN that on October 19, 2026, at or about 10:00 AM, the following real property will be sold at the front door of the Crittenden County Courthouse, 100 Court Street, Marion, AR 72364 to the highest bidder for cash:

Lot 37, Hardin Village Subdivision to the City of Marion, Arkansas, Plat Book 2, Page 458, in the Register's Office for Crittenden County, Arkansas which plat reference is hereby made for a more particular description of said property.

Being the same property conveyed to John D'Arcy Evans by deed from Kevin B. Lay and Daena Lay, husband and wife, filed for record in Book 881, Page 56, Register's Office for Crittenden County Arkansas, dated 7/10/96.

More Commonly Known As: 82 Surrey Trace, Marion, AR 72364

On February 2, 2005, John D'Arcy Evans and wife, Ingrid R. Evans, executed a Mortgage in favor of Ameriquest Mortgage Company, which was recorded on February 11, 2005, as BOOK 1182, PAGE 001 in the real estate records of Crittenden County, Arkansas, now held by Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R3. The party initiating this foreclosure action can be contacted at: Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R3, 55 Beattie Pl. #005, Greenville, SC 29601-2743, (800) 365-7107.

Default by the current owner(s) of the property has occurred in the payment of the note, indebtedness and trust property secured by said Mortgage, and the same is now wholly due and owing to the holder of said debt. Mortgagee intends to sell the above trust property to satisfy the obligation. The default for which the foreclosure is made occurred on October 1, 2025.

Tenants may exist that claim an interest in the real property described herein.

The undersigned is the Attorney-in-Fact for the Mortgagee and is acting on 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.

This sale is subject to any requirements and conditions set forth in any applicable recorded or unrecorded plat or bill(s) of assurance affecting the above real property; 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 to the condition of any structure(s) thereon or the accuracy of the above legal description. The purchaser at the sale shall be solely responsible for payment of all transfer taxes, deed revenue stamps and deed recording fees. In the event of any discrepancy between the above legal description and above street address, the legal description is controlling as to the property being foreclosed and sold. Pursuant to 31 CFR § 1031.320, non-financed, or self-financed bidders must provide a form OMB No. 1506-0080 with parts III and V completed, in order to

bid. This form is available at: <https://www.fincen.gov/system/files/2025-09/RER-Form-508C.pdf> and must be provided by the winning bidder at the time of sale. Failure to provide the information as requested will result in the bid being disqualified.

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