

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 August 8, 2019, Chasity Nicole Smith and Dustin Tyler Smith executed a Mortgage in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR HIGHLANDS RESIDENTIAL MORTGAGE, LTD., A LIMITED LIABILITY PARTNERSHIP ITS SUCCESSORS AND ASSIGNS, which was recorded on August 14, 2019, as Instrument No. 201905518 in the real property records of Greene County, Arkansas, and is now held by ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: PHH Mortgage Corporation, P.O. Box 24738, West Palm Beach, FL 33416, at Telephone No. 1-800-449-8767; 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 Tuesday, October 20, 2026 on or about 10:00 AM, the following described real property will be sold at the front door entrance of the Greene County Courthouse, 320 West Court St., Paragould, AR 72450, to the highest bidder for cash:

TRACT I: That Part of the Southeast Quarter of the Northwest Quarter of Section 32, Township 17 North, Range 6 East, described as follows: Beginning at the center of Section 32, run thence North 89 degrees 34 minutes West 1123 feet, run thence North 1 degree 18 minutes East 182 feet to the true point of beginning; run thence North 1 degree 18 minutes East 150 feet; run thence South 89 degrees 34 minutes East 70 feet, run thence South 1 degree 18 minutes West 150 feet, run thence North 89 degrees 34 minutes West 70 feet to the true point of beginning.

TRACT II: That part of Ridgeway Addition No. 3 to the City of Paragould, Arkansas, being located in the South Half of the Northwest Quarter of Section 32, Township 17 North, Range 6 East, being more particularly described as follows: Beginning at the Southeast corner of said South Half of the Northwest Quarter, run thence South 00 degrees 03 minutes West 14.3 feet, run thence South 89 degrees 04 minutes West 832.4 feet, run thence North 00 degrees 02 minutes East 200.8 feet, run thence South 89 degrees 05 minutes West 16.0 feet, run thence North 00 degrees 32 minutes West 150.0 feet, run thence South 89 degrees 13 minutes West 72.0 feet, run thence South 89 degrees 22 minutes West 72.0 feet to the true point of beginning, thence continue South 89 degrees 22 minutes West 50.0 feet, run thence South 00 degrees 23 minutes East 149.4 feet, run thence North 89 degrees 56 minutes East 50.1 feet, run thence North 00 degrees 25 minutes West 149.9 feet to the true point of beginning, containing 0.17 acres, more or less. Subject to any easements that may affect said lands.

More commonly known as 1109 Oakdale St, Paragould, AR 72450.

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 14th day of August, 2026

J.P. Sellers (2009232); Matthew Smith (2006098); Julie Chambers (2023166); Nathan Newberry (2025184)

Attorney-in-Fact for ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION
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