

NOTICE OF DEFAULT AND INTENTION TO SELL

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

On January 20, 2023, Raymond E Williams, Sr and Raymond E Williams, Jr and Chrissy Louise Williams executed a security instrument conveying certain property therein described to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for New Day Financial, LLC, its successors and assigns; which was recorded January 26, 2023, in Book No. DT 2023, at Page 1049 in the real estate records of Independence 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 Freedom Mortgage Corporation, Attention: Payment Processing 11988 EXIT 5 PKWY BLDG 4, Fishers, IN 46037-7939 , (855) 690-5900

On October 29, 2026, at or about 1:00 PM at the Independence County Courthouse, Batesville, Arkansas, the real property described below will be sold to the highest bidder for the terms described:

THE FOLLOWING LANDS LYING IN INDEPENDENCE COUNTY, ARKANSAS: A TRACT OF LAND BEING ALL OF LOT 8 OF BLOCK 11 OF THE EASTERN DIVISION TO THE TOWN OF NEWARK, INDEPENDENCE COUNTY, ARKANSAS. ALSO A TRACT OF LAND BEING A PART OF THE WEST HALF OF LOT 2 OF THE NORTHEAST QUARTER OF SECTION 5, TOWNSHIP 12 NORTH, RANGE 4 WEST IN SAID TOWN OF NEWARK, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF SAID LOTS BLOCK 11, EASTERN DIVISION; THENCE NORTH 17 DEGREES 47 MINUTES EAST A DISTANCE OF 150.0 FEET TO THE NORTHEAST CORNER OF SAID LOT 8; THENCE NORTH 02 DEGREES 39 MINUTES 27 SECONDS EAST A DISTANCE OF 47.41 FEET; THENCE SOUTH 73 DEGREES 14 MINUTES 32 SECONDS EAST A DISTANCE OF 210.0 FEET; THENCE SOUTH 00 DEGREES 13 MINUTES 35 SECONDS EAST A DISTANCE OF 125.0 FEET; THENCE NORTH 88 DEGREES 26 MINUTES WEST A DISTANCE OF 210.0 FEET; THENCE SOUTH 00 DEGREES 13 MINUTES WEST A DISTANCE OF 25.6 FEET; THENCE NORTH 69 DEGREES 21 MINUTES WEST A DISTANCE OF 42.3 FEET TO THE POINT OF BEGINNING. CONTAINING IN THE AGGREGATE 1.05 ACRES, MORE OR LESS.

More commonly known as: 290 East 6th Street, Newark, AR 72562

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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