

NOTICE OF DEFAULT AND INTENTION TO SELL

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

On June 28, 2024, Travis John Templeton executed a security instrument conveying certain property therein described to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for BoxCar Mortgage, LLC dba Valor Home Loans, its successors and assigns; which was recorded July 2, 2024, in Book No. 4664, at Page 0276 in the real estate records of Garland 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 PennyMac Loan Services, LLC, 3043 Townsgate Road Suite 200, Westlake Village, CA 91361, (866) 549-3583

On October 28, 2026, at or about 12:00 PM at the Garland County Courthouse, Hot Springs, Arkansas, the real property described below will be sold to the highest bidder for the terms described:

A TRACT OF LAND BEING A PART OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER, (NW1/4 SW1/4), SECTION 4, TOWNSHIP 3 SOUTH, RANGE 20 WEST OF THE FIFTH PRINCIPAL MERIDIAN, GARLAND COUNTY, ARKANSAS, DESCRIBED AS FOLLOWS: COMMENCE AT THE SOUTHWEST CORNER OF THE SAID NW1/4 SW1/4, AS MARKED BY A 1" O.D. PIPE, AND RUN NORTH 01 DEGREES 24 MINUTES 11 SECONDS EAST, 255.19 FEET ALONG THE WEST LINE OF THE SAID NW1/4 SW1/4 TO A 2 INCH DIAMETER ALUMINUM CAPPED 5/8 INCH DIAMETER REBAR, BY PS NO. 1013 AND THE POINT OF BEGINNING; THENCE CONTINUE NORTH 01 DEGREES 24 MINUTES 11 SECONDS EAST, 433.58 FEET ALONG THE SAID WEST LINE OF THE NW1/4 SW1/4 TO A 2 INCH DIAMETER ALUMINUM CAPPED 5/8 INCH DIAMETER REBAR, BY PS NO. 1013; THENCE SOUTH 88 DEGREES 40 MINUTES 49 SECONDS EAST, 323.66 FEET ALONG THE SOUTH LINE OF THE EASTON PROPERTY, AS RECORDED IN DEED BOOK 2377, PAGE 705, IN THE OFFICE OF THE CIRCUIT CLERK OF GARLAND COUNTY, ARKANSAS TO A 1" O.D. PIPE MARKING THE SOUTHEAST CORNER OF THE SAID EASTON PROPERTY; THENCE NORTH 01 DEGREES 08 MINUTES 30 SECONDS EAST, 285.09 FEET, ALONG THE SAID EASTON PROPERTY TO THE NORTHEAST CORNER OF THE SAID EASTON PROPERTY; THENCE SOUTH 87 DEGREES 46 MINUTES 07 SECONDS EAST 12.91 FEET ALONG THE SOUTH LINE OF THE EASTON PROPERTY, AS RECORDED IN DEED BOOK 2377, PAGE 703 IN THE OFFICE OF THE CIRCUIT CLERK OF GARLAND COUNTY, ARKANSAS TO A 3/4 INCH DIAMETER REBAR REFERENCE CORNER OF THE SOUTH LINE OF THE SAID EASTON PROPERTY; THENCE CONTINUE SOUTH 87 DEGREES 46 MINUTES 07 SECONDS EAST, 149.09 FEET ALONG THE SAID SOUTH LINE OF THE EASTON PROPERTY TO A 3/4 INCH DIAMETER, SOLID BRASS ROD, MARKING THE SOUTHEAST CORNER OF THE SAID EASTON PROPERTY; THENCE SOUTH 02 DEGREES 43 MINUTES 17 SECONDS EAST, 691.08 FEET TO A 2 INCH DIAMETER ALUMINUM CAPPED 5/8 INCH DIAMETER REBAR, BY PS NO. 1013; THENCE SOUTH 88 DEGREES 27 MINUTES 16 SECONDS WEST, 534.76 FEET TO THE POINT OF BEGINNING. TRACT CONTAINS 6.13 ACRES AS SURVEYED BY STEVE HANKINS, PS NO 1013, ON 11/22/2017 Survey Description A tract of land being situated in the NW1/4 SW1/4 Section 4, Township 3 South, Range 20 West of the Fifth Principal Meridian, being located in Garland County, Arkansas, and being more particularly described as follows: Commencing at a Pipe for the SW Corner of Said NW1/4 SW1/4, Thence N 01°24'09" E, 255.26 Feet along the West Line of Said NW1/4 SW1/4 to an Aluminum Monument (PS 1013) and the Point of Beginning; Thence N 01°24'09" E, 433.53 Feet along Said West Line to an Aluminum Monument (PS 1013); Thence S 88°40'24" E, 323.66 Feet to a 1" Pipe; Thence N 01°09'11" E, 285.08 Feet to a Nail; Thence S 87°46'26" E, 161.94 Feet to a Brass Rod; Thence S 02°43'12" E, 691.00 Feet to an Aluminum Monument (PS 1013); Thence S 88°27'20" W, 534.73 Feet to the Point of Beginning, Containing ±6.13 Acres more or less and being subject to any and all covenants, easements, and restrictions of record.

More commonly known as: 774 Fleetwood Drive, Hot Springs, AR 71913

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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