

NOTICE OF DEFAULT AND INTENTION TO SELL

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

On January 12, 2023, Joshua William Owens executed a security instrument conveying certain property therein described to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Chambers Bank, its successors and assigns; which was recorded January 13, 2023, in Book No. 2023, at Page 115 in the real estate records of Scott 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 November 2, 2026, at or about 10:00 AM at the Scott County Courthouse, Waldron, Arkansas, the real property described below will be sold to the highest bidder for the terms described:

A part of the NE1/4 of the NW1/4 of section 5 T1N R30W and a part of the SE1/4 of the SW1/4 of section 32 T2N R30W of the fifth P.M. Scott County, Arkansas and more definitely described as follows: Begin at the southwest corner of the NE1/4 of the NW1/4 of section 5 and run N 00 degrees 59 minutes 00 seconds E along forty line 121.37 Ft. to the centerline of County Road 9A for point of beginning, Thence continue N 00 degrees 59 minutes 00 seconds E along forty line 96.63 Ft. to the centerline of Nella Road, Thence along centerline of said road the following courses: N 15 degrees 53 minutes 17 seconds E 78.36 Ft., N 05 degrees 49 minutes 31 seconds E 141.28 Ft., N 01 degrees 20 minutes 38 seconds E 312.78 Ft., N 10 degrees 28 minutes 01 seconds E 128.71 Ft., N 36 degrees 29 minutes 58 seconds E 68.00 Ft., N 61 degrees 57 minutes 11 seconds E 75.11 Ft., N 69 degrees 34 minutes 05 seconds E 154.66 Ft., N 62 degrees 45 minutes 19 seconds E 85.13 Ft., N 52 degrees 18 minutes 25 seconds E 56.35 Ft., N 34 degrees 50 minutes 05 seconds E 70.03 Ft., N 19 degrees 49 minutes 48 seconds E 72.03 Ft., N 01 degrees 52 minutes 32 seconds E 54.91 Ft., N 16 degrees 38 minutes 07 seconds W 46.05 Ft., Thence N 69 degrees 03 minutes 22 seconds E 20.40 Ft. to the centerline of County Road 9A, Thence along centerline of 9A the following courses: S 35 degrees 45 minutes 54 seconds E 111.27 Ft., S 26 degrees 55 minutes 59 seconds E 124.80 Ft., S 19 degrees 34 minutes 43 seconds E 127.34 Ft., S 11 degrees 40 minutes 02 seconds E 63.19 Ft., S 01 degrees 07 minutes 47 seconds E 78.03 Ft., S 08 degrees 16 minutes 21 seconds W 126.37 Ft., S 12 degrees 42 minutes 16 seconds W 129.31 Ft., S 16 degrees 13 minutes 14 seconds W 81.54 Ft., S 44 degrees 05 minutes 03 seconds W 71.41 Ft., S 59 degrees 34 minutes 09 seconds W 95.05 Ft., S 56 degrees 57 minutes 48 seconds W 304.80 Ft., S 58 degrees 37 minutes 21 seconds W 185.64 Ft., S 57 degrees 52 minutes 40 seconds W 89.42 Ft. to point of beginning.

More commonly known as: 12540 Nella Road, Mena, AR 71953

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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