NOTICE OF DEFAULT AND INTENTION TO SELL

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

On August 30, 2023, Esmeralda A Mendoza and Rosendo Mendoza Salguero executed a security instrument conveying certain property therein described to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Cornerstone Home Lending, its successors and assigns; which was recorded September 1, 2023, Document No. 2023-06509 and re-recorded on September 1, 2023, Document No. 2023-06510 with subsequent modification recorded on October 3, 2025, Document No. 2025-07499 in the real estate records of Pope 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 1:00 PM at the Pope County Courthouse, Russellville, Arkansas, the real property described below will be sold to the highest bidder for the terms described:

A part of the E1/2 of the SW1/4 of the SE1/4 of Section 32, T-9-N, R-21-W, Pope County, Arkansas, more particularly described as follows: Commencing at the SE Corner of said E1/2 of the SW1/4 of the SE1/4; thence N 01°34'50" W, 559.60 ft. to the Point of Beginning; thence S 88°24'20" W, 656.50 ft.; thence N 01°41'20" W, 382.20 ft.; thence N 88°20'30" E, 657.25 ft.; thence S 01°34'50" E, 382.93 ft. to the Point of Beginning. Containing 5.77 acres, more or less. ALSO and SUBJECT TO: An easement described :Beginning at the SE Corner of the E1/2 SW1/4 SE1/4; thence S 88°24'20" W, 30.00 ft.; thence N 01°34'50" W, 559.50 feet; thence N 88°24'20" E, 30 ft.; thence S 01°34'50" E, 569.50 ft. to the Point of Beginning. The purpose of this easement is for ingress and egress of the Owners of Tracts 1, 2, 3 and 4. ALSO and SUBJECT TO: An easement described as: Beginning N 01°34'50" W, 559.50 ft. from the SE Corner of the East of the SW1/4 of the SE1/4; thence S 38°24'20" W, 30.00 ft.; thence N 01°34'50" W, 382.93 ft.; thence N 88°24'20" E, 30.00 ft.; thence S 01°34'50" E, 382.93 ft. to the Point of Beginning.

More commonly known as: 72 Trapp Road West, London, AR 72847

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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