

NOTICE OF DEFAULT AND INTENTION TO SELL

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

On June 8, 2023, James A Gammill and Elizabeth Gammill executed a security instrument conveying certain property therein described to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Centennial Bank, its successors and assigns; which was recorded Book No. MORT 257, at Page 594 in the real estate records of Stone 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 Rocket Mortgage, LLC, 8950 Cypress Waters Blvd. , Coppel, TX 75019 , (877) 450-8638

On November 6, 2026, at or about 12:00 PM at the Stone County Courthouse, Mountain View, Arkansas, the real property described below will be sold to the highest bidder for the terms described:

PT. SW 1/4 NE 1/4, CONTAINING 2.05 ACRES, MORE OR LESS, BEGINNING AT THE SE CORNER OF SAID SW 1/4 NE 1/4; RUNNING THENCE WEST ALONG THE SOUTH LINE THEREOF 3.10 CHAINS TO A POINT; THENCE N 6.30 CHAINS TO A POINT ON THE SOUTH SIDE OF THE COUNTY ROAD; THENCE ALONG SOUTH SIDE OF SAID ROAD N 78 DEG E 3.20 CHAINS TO A POINT IN THE EAST LINE OF SAID SW 1/4 NE 1/4; THENCE S ALONG SAID EAST LINE AND THE CENTER OF AN OLD LANE 6.90 CHAINS TO THE POINT OF BEGINNING; AND ALSO NE PT. NW 1/4 SE 1/4, CONTAINING 1.50 ACRES, MORE OR LESS, BEGINNING AT THE NE CORNER OF SAID NW 1/4 SE 1/4, AT A POINT IN SAID LANE; THENCE RUNNING W ALONG THE NORTH LINE OF SAID NW 1/4 SE 1/4 1.58 CHAINS TO A POINT; THENCE S 9.47 CHAINS TO A POINT; THENCE E 1.58 CHAINS TO A POINT IN THE EAST LINE OF SAID NW 1/4 SE 1/4; THENCE N ALONG SAID LAND AND THE EAST LINE OF SAID NW 1/4 SE 1/4 9.47 CHAINS TO THE POINT OF BEGINNING; SECTION 35, TOWNSHIP 15 NORTH, RANGE 13 WEST; DEC. N 5 DEG, CONTAINING IN THE AGGREGATE 3.55 ACRES, MORE OR LESS; SUBJECT TO ALL EXISTING EASEMENTS, BOTH PUBLIC AND PRIVATE. AND: PT. SW1/4 NE 1/4, CONTAINING 0.11 ACRE, MORE OR LESS AND DESCRIBED AS BEGINNING AT A POINT 3.10 CHAINS

WEST OF THE SE CORNER OF SAID SW 1/4 NE 1/4, RUNNING THENCE N 60 FT.; THENCE S 79 3/4 DEG W 101.6 FT.; THENCE S 40 FT. TO FORTY LINE; THENCE E 100 FT. TO POINT OF BEGINNING; ALSO PT. NW 1/4 SE 1/4, CONTAINING 0.06 ACRE, MORE OR LESS AND DESCRIBED AS BEGINNING AT A POINT 3.16 CHAINS W OF THE NE CORNER OF SAID NW 1/4 SE 1/4, RUNNING THENCE W 100 FT.; THENCE S 35 FT.; THENCE N 79 3/4 DEG E 101.6 FT.; THENCE N 15 FT. TO POINT OF BEGINNING; CONTAINING IN THE AGGREGATE 0.17 ACRE, MORE OR LESS, ALL IN SECTION 35, TOWNSHIP 15 NORTH, RANGE 13 WEST. AND PT. NW 1/4 SE 1/4, CONTAINING S 1/2 ACRES, MORE OR LESS, BEGINNING AT A POINT 1.58 CHAINS WEST OF THE NE CORNER

THEREOF; THENCE W 1.58 CHAINS TO A POINT; THENCE S TO POINT IN SOUTH LINE OF SAID FORTY; THENCE E TO SE CORNER THEREOF; THENCE N ALONG EAST LINE TO A POINT 9.47 CHAINS S OF NE CORNER OF SAID FORTY; THENCE W 1.58 CHAINS TO A POINT; THENCE N 9.47 CHAINS TO POINT IN NORTH LINE OF SAID FORTY OR POINT OF BEGINNING; SECTION 35, TOWNSHIP 15 NORTH, RANGE 13 WEST. SUBJECT TO ALL EXISTING EASEMENTS, BOTH PUBLIC AND PRIVATE. SUBJECT TO ANY PRIOR RESERVATIONS OR CONVEYANCES OF ANY OIL, GAS, OR MINERAL INTERESTS OR

ROYALTIES THAT MAY APPEAR OF RECORD.

More commonly known as: 4013 Fairview Road, Onia, AR 72663

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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