

NOTICE OF DEFAULT AND INTENTION TO SELL

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

On August 18, 2022, Harley Michael Garcia and Brittany Nicole Garcia executed a security instrument conveying certain property therein described to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for The Home Loan Expert LLC, its successors and assigns; which was recorded August 22, 2022, in Book No. AUG2022, at Page 608 in the real estate records of Grant 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 NewRez LLC, 75 Beattie Place Suite 300 , Greenville, SC 29601 , (800) 365-7107

On November 9, 2026, at or about 11:00 AM at the Grant County Courthouse, Sheridan, Arkansas, the real property described below will be sold to the highest bidder for the terms described:

LOT 2 OF TABOR SUBDIVISION according to Survey and Plat made by W.S. Spray, registered Land Surveyor #169, dated May 27, 1975, not of record, more particularly described as follows: Part of the NW 1/4 NW 1/4 of Section 26, Township 4 South, Range 13 West, more particularly described as follows: Commencing at the Northeast corner of the NW 1/4 NW 1/4 of Section 26, and run South 205 feet to a point, thence run West a distance of 1087 feet to the center of Old Highway 167; thence South 19 degrees West along the center of said highway a distance of 237 feet to a point, being the Northwest corner of said Lot 2, according to said unrecorded Plat and Survey, and being the Point of Beginning of the tract involved in this description: From the Point of Beginning thus established, continue South 19 degrees West along the center of said highway a distance of 160.9 feet to a railroad spike designating the Southwest corner of said Lot 2 according to said unrecorded Survey and Plat; thence East 197.5 feet to a point; thence North 164 feet to a point, being the Northeast corner of said Lot 2, according to said unrecorded Plat and Survey and the intersection of said East line of said Lot 2 with South line of a road or easement designated as Tabor road on said unrecorded Plat and Survey; thence West along the South boundary line of Tabor Road a distance of 145 feet to the point of beginning. LESS AND EXCEPT the Westerly portion thereof situated in said Highway 167.

More commonly known as: 13 Grant 691, Sheridan, AR 72150

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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