MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL

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

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR SUCH PURPOSE.

On September 4, 2020, Bernice Brewer and Leonarville Shinall executed a Mortgage in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR HIGHLANDS RESIDENTIAL MORTGAGE, LTD., ITS SUCCESSORS AND ASSIGNS, which was recorded on September 9, 2020, as Instrument No. 2020R-02752 in the real property records of Poinsett County, Arkansas, and is now held by ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: PHH Mortgage Corporation, P.O. Box 24738, West Palm Beach, FL 33416, at Telephone No. 1-800-449-8767; and

The default for which foreclosure is made is the mortgagor(s) failure to pay the full amount of each monthly payment on the date it is due as required by the terms of the Note and Security Instrument. Because of the failure to cure the default the indebtedness was accelerated, is now therefore wholly due and the Mortgagee has requested the property be sold to satisfy said indebtedness.

On Wednesday, November 18, 2026 on or about 09:00 AM, the following described real property will be sold at the Main Entrance of the Poinsett County Courthouse, 401 Market Street, Harrisburg, AR 72432, to the highest bidder for cash:

Lot 15 in Block A of Garden Terrace Subdivision, Phase II, to the City of Trumann, Arkansas, as shown by Plat of recorded in Plat Envelope 285A, and being subject to easements as shown on recorded plat.

More commonly known as 1404 Easy Street, Trumann, AR 72472.

There may be occupants that claim an interest in the real property herein based upon said occupancy.

The undersigned is the attorney-in-fact for the mortgagee and is acting on behalf of and with the consent of the mortgagee who is exercising its power of sale under Ark. Code Ann. Section 18-50-115 which implies a power of sale in every mortgage of real property situated in this State that is duly acknowledged and recorded.

The sale 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.

Unless discharged by bankruptcy, if your property is sold, then you will remain liable for any deficiency and an action for collection may be brought against you. The sale held pursuant to this Notice may be rescinded at the Attorney-in-Fact's option at any time. 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. The property is being sold "as is" with no representation as to its condition. THE TERMS OF SALE ARE CASH THE DAY OF SALE, UNLESS OTHERWISE AGREED TO BY THE MORTGAGEE, AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

Witness my hand this 4th day of September, 2026.

J.P. Sellers (2009232); Matthew Smith (2006098); Julie Chambers (2023166); Nathan Newberry (2025184)

Attorney-in-Fact for ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION

Mackie Wolf Zientz & Mann, P.C.
Redding Building
1701 Centerview Drive, Suite 207
Little Rock, AR 72211
(501) 218-8111

For additional sale information visit https://www.arforeclosurenotice.com

622603f