

NOTICE OF DEFAULT AND INTENTION TO SELL

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

IF YOUR PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST YOU

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION GIVEN MAY BE USED FOR THAT PURPOSE

NOTICE IS HEREBY GIVEN that on Tuesday, October 20, 2026, at or about 10:00 AM, the following real property will be sold and this statutory foreclosure sale will be held at the front door, inside the main entrance of the Miller County Courthouse, 412 Laurel St., Texarkana, Arkansas, or the sale will be held in the place at said venue where foreclosure sales are customarily advertised and/or conducted, to the highest bidder for cash:

All that certain tract or parcel of land being a part of the SE 1/4 of the NW 1/4 of Section 27, Township 15 South, Range 28 West, Miller County, Arkansas, and being more particularly described by metes and bounds as follows:

BEGINNING at an iron pipe South 00 deg. 28 min. West, 327.0 ft. and West 223.0 ft. of the Northeast corner of the S 1/2 S 1/2 N 1/2 SE 1/4 NW 1/4 of Sec. 27, T15S, R28W, Miller County, Arkansas;

THENCE South 00 deg. 28 min. West, parallel to the East line of the W 1/2 of Sec. 27, T15S, R28W, 170.0 ft. to an iron pipe;

THENCE West parallel to the North line of the above-mentioned S 1/2 S 1/2 N 1/2 SE 1/4 NW 1/4 of Sec. 27, T15S, R28W, 176.0 ft. to an iron pipe;

THENCE North 00 deg. 28 min. East, 170.0 ft. to an iron pipe;

THENCE East, 176.0 ft. to the POINT OF BEGINNING.

More Commonly Known As: 224 Marguerite Dr., Texarkana, AR 71854.

On February 14, 2023, Quentin M. Hill and Selena A. Cotseones, executed a security instrument in favor of Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for LoanUnited.com, LLC.. its successors and assigns, which was recorded on February 15, 2023, as Instrument No. 2023R001142 in the real estate records of Miller County, Arkansas and is now held by Planet Home Lending, LLC.

The default for which foreclosure is made is due to the failure of payment per the terms of the note and security instrument and is now wholly due. Mortgagee or Beneficiary is exercising its power of sale under Ark. Code Ann. Section 18-50-115 and such has directed Mickel Law Firm, P.A., as its Attorney-in-Fact or Trustee, to sell the property to satisfy said indebtedness. The party initiating this foreclosure can be contacted at or in care of its servicer: Planet Home Lending, LLC, 321 Research Pkwy, Ste. 303, Meriden, CT 06450, Phone 866-882-8187.

This sale is subject to all matters shown on any applicable recorded plat or bill(s) of assurance; any restrictive covenants, easements, set back lines or encroachments; any unpaid and/or delinquent taxes or special assessments; any statutory redemption rights of any governmental entity; any prior liens or encumbrances as well as any priority created by a UCC or fixture filing; and, to any matter that an accurate survey of the property might disclose. This property is being sold "as is" with no representation as the condition of any structure(s) thereon or the accuracy of the above legal description. Transfer taxes and recording fees are the responsibility of the purchaser.

Dated: July 29, 2026

Mickel Law Firm, P.A.

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Ste. 764

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PUBLICATION DATES:

09/20/2026; 09/27/2026;

10/04/2026; 10/11/2026

By: James H. Swindle, Jr.

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