NOTICE OF DEFAULT AND INTENTION TO SELL

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

On June 24, 2016, Brian Harris and Holland Harris executed a security instrument conveying certain property therein described to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for First Arkansas Financial, Inc., its successors and assigns; which was recorded July 1, 2016, in Book No. M335, at Page 532in the real estate records of Pike 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 PNC Bank, National Association, 3232 Newmark Drive , Miamisburg, OH 45342 , (888) 224-4702

On November 20, 2026, at or about 1:30 PM at the Pike County Courthouse, Murfreesboro, Arkansas, the real property described below will be sold to the highest bidder for the terms described:

JB Evans, Number 15: A portion of the W1/2 SW1/4 Section 3, T5S, R24W, Pike County, Arkansas, described as follows: Commencing at the Northwest corner of the SW1/4 SW1/4 (a computed point) thence South 87 degrees 18 minutes 24 seconds East, 215.53 feet to the POINT OF BEGINNING; thence North 46 degrees 24 minutes 02 seconds East, 481.42 feet to a 1/2 inch rebar on the Southwest Right of Way of Tranquil Lane, NW; thence with said R/W South 40 degrees 11 minutes 41 seconds East, 100.18 feet to a 1/2 inch rebar; thence leaving said R/W South 46 degrees 24 minutes 02 seconds West, 634.88 feet to a point in the centerline of the Caddo River; thence upstream and with said centerline North 41 degrees 15 minutes 54 seconds West, 100.08 feet; thence leaving said centerline North 46 degrees 24 minutes 02 seconds East, 155.33 feet to the POINT OF BEGINNING. Parcel contains 1.46 acres, more or less. (Being Lot 15 of an unrecorded subdivision) Pursuant to Survey Plat and legal description prepared by Master Graft Land Surveying Co, Registered Professional Land Surveyor #1254.

More commonly known as: 328 Tranquil Lane Northwest, Glenwood, AR 71943

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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