

Trustee Sale No.: AR-26-131043-NJ NOTICE OF DEFAULT AND INTENTION TO SELL YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION McCarthy & Holthus, LLP MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. On 2/2/2023, VICKY L. AKINS, A SINGLE PERSON executed a Security Instrument encumbering certain property therein described in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS A NOMINEE FOR ANSTAFF BANK, ITS SUCCESSORS AND ASSIGNS which was recorded on 2/7/2023, in Book N/A, Page N/A, or Document Number L202301184, in the real property records of Baxter County, Arkansas. A default has occurred due to the failure to make timely payments of the indebtedness as required under the terms of the Security Instrument. The maturity of the indebtedness secured by the Security Instrument is hereby accelerated, and the Mortgagee or Trustee intends to sell the property pursuant to the Security Instrument to satisfy the indebtedness. The Mortgagee or Beneficiary has complied with the conditions to exercise the power of sale as set forth in Ark. Code Ann. § 18-50-103. The party initiating this action is Onslow Bay Financial LLC, 3637 Sentara Way, Virginia Beach, VA, 23452, 800-909-9525 . The Mortgagee or Beneficiary has instructed McCarthy & Holthus, LLP to sell the property pursuant to the default provisions of the Security Instrument. McCarthy & Holthus, LLP, as Attorney-in-Fact or as Trustee, will on 11/4/2026, at or about 10:00AM, sell the real property described herein to the highest bidder for cash. The sale will be held at the Baxter County Courthouse, One East 7th, Mountain Home, AR 72653 . The property is being sold "as is" with no representation as to its condition. THE PURCHASER OF SAID PROPERTY SHALL PAY THE PRICE BID WITH CERTIFIED FUNDS THE DAY OF SALE AND ASSUME RESPONSIBILITY FOR ALL TRANSFER TAXES AND RECORDING FEES. The following property to be sold is located in Baxter County, Arkansas, and being more particularly described as: THE LAND IS DESCRIBED AS FOLLOWS: LOT 209 OF CARLILE HIGHLANDS SUBDIVISION, SECTION 4, BAXTER COUNTY, ARKANSAS, AS SHOWN BY THE RECORDED PLAT THEREOF. ALSO, A PART OF LOT 208, CARLILE HIGHLANDS SUBDIVISION, SECTION 4, BAXTER COUNTY, ARKANSAS, AS SHOWN BY THE RECORD PLAT THEREOF, DESCRIBED AS FOLLOW: BEGINNING AT THE SE CORNER OF SAID LOT 208, THENCE WEST 15.75 FEET; THENCE NORTH 5 DEGREES 45' EAST, 209 FEET TO THE NE CORNER OF SAID LOT 208; THENCE SOUTH ALONG THE EAST LOT LINE 208.9 FEET TO THE POINT OF BEGINNING. ALSO, A PART OF LOT 208, CARLILE HIGHLANDS SUBDIVISION, SECTION 4, BAXTER COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NE CORNER OF LOT 208, CARLILE HIGHLANDS, A SUBDIVISION IN BAXTER COUNTY, ARKANSAS, RUN SOUTH 5 DEGREES 23'20" WEST, 99.0 FEET ALONG AN EXISTING 4 FT. CHAIN LINK FENCE TO IT'S CORNER; RUN THENCE SOUTH 85 DEGREES 46' EAST, 2.00 FEET ALONG SAID FENCE TO ITS INTERSECTION WITH THE WEST LINE OF AN EXCEPTION SHOWN ON DEED 4702-81: RUN THENCE NORTHERLY ALONG SAID LINE OF EXCEPTION 99.02 FEET TO THE NORTHEAST CORNER OF LOT 208, WHICH IS THE POINT OF BEGINNING. STREET ADDRESS: 1801 GREGG RD, MOUNTAIN HOME, AR 72653 This 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. WITNESS my hand this 2026. McCarthy & Holthus, LLP _ Maria Neumann, Attorney Reg. No. 2006278 _ Cole Patton, Attorney Reg. No. 2018206 _ Nakisha Miller, Attorney Reg. No. 2019056 McCarthy & Holthus, LLP One Union Plaza 124 West Capitol, Ste. 865 Little Rock, Arkansas 72201 (214) 291-3800; Fax (214) 291-3801 Direct Mail to: 1255 West 15th Street, Suite 1060 Plano, TX 75075 (214) 291-3800 IDSPub #0316794 10/4/2026 10/11/2026 10/18/2026 10/25/2026 625332f