

MORTGAGEE'S 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 FOR COLLECTION MAY BE BROUGHT AGAINST YOU.

NOTICE IS HEREBY GIVEN that on November 18, 2026, at or about 11:00 AM, the following real property will be sold at the Cleveland County Courthouse, Rison, Arkansas, to the highest bidder for cash:

A PART OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER (SW L/4 NE L/4) OF SECTION 16, TOWNSHIP 11 SOUTH, RANGE 11 WEST, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF LOT SEVEN (7) OF BLOCK ONE (1) OF THE ORIGINAL TOWN OF NEW EDINBURG; THENCE NORTH 52 DEGREES 30 MINUTES WEST A DISTANCE OF 319.00 FEET TO THE NORTHEAST CORNER OF THE MCCULLOCH LOT AND THE POINT OF BEGINNING; THENCE SOUTH 49 DEGREES 30 MINUTES WEST A DISTANCE OF 149.99 FEET; THENCE SOUTH 40 DEGREES 30 MINUTES EAST A DISTANCE OF 63.36 FEET; THENCE SOUTH 15 DEGREES WEST 360.44 FEET TO A FENCE BEING THE NORTH LINE OF THE RONALD MCMANUS PROPERTY; THENCE NORTH 83 DEGREES 13 MINUTES 54 SECONDS WEST ALONG SAID FENCE A DISTANCE OF 958.76 FEET TO THE WEST LINE OF SAID SOUTHWEST QUARTER OF THE NORTHEAST QUARTER (SW L/4 NE L/4); THENCE NORTH 00 DEGREES 45 MINUTES 22 SECONDS EAST ALONG THE WEST LINE THEREOF A DISTANCE OF 423.69 FEET TO THE SOUTHWEST CORNER OF W. K. PARHAM PROPERTY; THENCE SOUTH 88 DEGREES 31 MINUTES 29 SECONDS EAST ALONG THE SOUTH LINE OF W. K. PARHAM PROPERTY A DISTANCE OF 716.10 FEET; THENCE NORTH 42 DEGREES 28 MINUTES 31 SECONDS EAST ALONG THE SOUTH LINE OF W. K. PARHAM PROPERTY A DISTANCE OF 286.36 FEET TO THE WEST RIGHT-OF-WAY LINE OF ARKANSAS STATE HIGHWAY NO. 8; THENCE RUN THE FOLLOWING COURSES AND DISTANCES: SOUTH 38 DEGREES 39 MINUTES 03 SECONDS EAST A DISTANCE OF 181.49 FEET; THENCE NORTH 55 DEGREES 20 MINUTES 55 SECONDS EAST A DISTANCE OF 5.00 FEET; THENCE SOUTH 38 DEGREES 39 MINUTES 03 SECONDS EAST A DISTANCE OF 143.21 FEET; THENCE LEAVING SAID RIGHT-OF-WAY SOUTH 49 DEGREES 30 MINUTES WEST A DISTANCE OF 12.32 FEET TO THE POINT OF BEGINNING, CONTAINING 11.91 ACRES, MORE OR LESS. THE AFOREMENTIONED REAL PROPERTY DESCRIPTION OBTAINED FROM A SURVEY PERFORMED BY HURLEY C. CLINTON, REGISTERED SURVEYOR #1179, DATED AUGUST 4, 2003, AND RECORDED IN THE OFFICE OF THE RECORDER FOR CLEVELAND COUNTY, ARKANSAS, ON AUGUST 8, 2003, IN SURVEY RECORD BOOK 4, PAGE 105.

More commonly known as: 6280 HIGHWAY 8, NEW EDINBURG, AR 71660

On June 25, 2007, JAMES K BROWN and ROSE BROWN executed a Mortgage ("Mortgage") in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS MORTGAGEE, AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., Lender, which was recorded on July 9, 2007, in Book 07, Page 792, in the Office of the Clerk of the Circuit Court of Cleveland County, Arkansas. JAMES K BROWN and ROSE BROWN have defaulted in the monthly payments owed to the undersigned under the promissory note which is secured by a Mortgage and the indebtedness is now wholly due. The loan is now in default.

Tenants of the property may claim an interest in the real property herein.

The sale will extinguish all interests in any part of the property, including existing lienholders, previous owners of the property, or tenants. The terms of the sale are certified funds to be paid the day of the sale, and all transfer taxes will be the responsibility of the purchaser. 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 government agency, state or federal; any prior liens or encumbrances as well as any priority created by fixture filing; and to any matter that an accurate survey of the premises might disclose. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed, and (3) purchaser's tendering to Rubin Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. The party initiating this action is WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST IX-A, c/o 3020 Old Ranch Parkway, Ste 180, Seal Beach, CA 90740.

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