NOTICE OF DEFAULT AND INTENTION TO SELL

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

On December 11, 2008, Richard Crue and Brenda Crue executed a security instrument conveying certain property therein described to Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for New South Federal Savings Bank, its successors and assigns; which was recorded December 18, 2008, in Book No. 370, at Page 28 with subsequent modification recorded on March 8, 2013, in Book No. 225, at Page 512, April 13, 2016, in Book No. 244, at Page 284 in the real estate records of Hot Spring 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 NewRez LLC d/b/a Shellpoint Mortgage Servicing, 75 Beattie Place Suite 300 , Greenville, SC 29601 , (800) 365-7107

On November 24, 2026, at or about 10:00 AM at the Hot Spring County Courthouse, Malvern, Arkansas, the real property described below will be sold to the highest bidder for the terms described:

A part of the NW1/4 NW1/4 of Section 26, Township 3 South, Range 17 West of the 5th Principal Meridian, Hot Spring County, Arkansas, being more particularly described as follows: Commence at an iron pin marking the Southwest corner of the said NW1/4 NW1/4; thence South 89 degrees 29 minutes 14 seconds East, along the South line of the said NW1/4 NW1/4, 675.0 feet to a 1/2" rebar and the Point of Beginning of the property herein described; thence North 0 degrees 55 minutes 03 seconds West 594.40 feet to a 1/2" rebar on the South line of Doyle Jones Road; thence South 81 degrees 04 minutes 0 seconds East along the said South line, 312.43 feet; thence South 78 degrees 27 minutes 43 seconds East, along the said South line, 53.25 feet to a 1/2" rebar; thence South 1 degree 46 minutes 33 seconds East 538.61 feet to a 1/2" rebar on the South line of the said NW1/4 NW1/4; thence North 89 degrees 29 minutes 14 seconds West 368.0 feet to the Point of Beginning, also being known as Lot 3 in Unit 2 of Ridgewood Subdivision Unrecorded. (According to the survey by Clyde Scott Lamar, RPLS, dated December 4, 2008)

More commonly known as: 1381 Doyle Jones Road, Malvern, AR 72104

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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