NOTICE OF DEFAULT AND INTENTION TO SELL

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

On November 20, 2025, Keith Putnam executed a security instrument conveying certain property therein described to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Homebridge Financial Services, Inc. DBA Real Estate Mortgage Network, its successors and assigns; which was recorded November 26, 2025, Document No. L202566624in the real estate records of Benton 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 PennyMac Loan Services, LLC, 3043 Townsgate Road Suite 200, Westlake Village, CA 91361 , (866) 549-3583

On December 8, 2026, at or about 11:00 AM at the Benton County Courthouse, Bentonville, Arkansas, the real property described below will be sold to the highest bidder for the terms described:

Lot 9, Block 2, Lyndale Estates, to the City of Siloam Springs, Benton County, Arkansas, as shown on Plat Record 0, at Page 16.

More commonly known as: 1208 Jo Lynn Street, Siloam Springs, AR 72761

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 If the sale is rescinded for any reason, the purchaser shall be entitled to any funds paid and shall have no further recourse.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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