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purposes ONLY.

2025-006183
LESLIE MASON, CIRCUIT CLERK
STATE OF ARKANSAS
COUNTY OF MISSISSIPPI
DISTRICT: OSCEOLA
FILED FOR RECORD:
09/18/2025 01:52 PM
BY: TINA100 D.C.

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-011776-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: TAMMERA S CHEW, TIMOTHY L CHEW
(or as otherwise noted by the recorder)

MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL

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

NOTICE IS HEREBY GIVEN that on **November 24, 2025, at or about 09:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Mississippi County Courthouse, 200 West Hale, Osceola, AR 72370** to the highest bidder for cash. The sale will extinguish the interests of existing lien holders or previous owners in the property. THE TERMS OF SALE ARE CASH AT THE TIME OF SALE UNLESS OTHERWISE AGREED TO BY MORTGAGEE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

WHEREAS, the property secured under the Mortgage is located in Mississippi (Osceola District) County, Arkansas more particularly described as follows:

**LOT 7, BLOCK "F", PLANTATION OAKS SUBDIVISION
TO OSCEOLA, ARKANSAS.**

Street Address: 212 E Greenbriar Drive, Osceola, AR 72370

WHEREAS on July 9, 2024, Timothy L. Chew, a single person, and Tammera S Chew, a single person, as Joint Tenants with Right of Survivorship executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for FirstTrust Home Loans, Inc., which was recorded on **July 11, 2024 as Instrument Number 2024-004200**, in the real estate records of Mississippi (Osceola District) County, Arkansas. The beneficial interest of said Mortgage has been assigned to Servbank, SB, which is the party initiating foreclosure. The party initiating foreclosure is SERVBANK, N.A. and can be contacted at or in care of its servicer initiating foreclosure at: 3138 E. Elwood St. Phoenix, AZ 85034; and

WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

WHEREAS, the undersigned is the attorney for the mortgagee and is acting on and with the consent and authority of the mortgagee who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every mortgage of real property situated in this state that is duly acknowledged and recorded; and default has occurred in the payment of said indebtedness, and the same is now therefore wholly due; and the holder of the debt has requested the undersigned to sell the property to satisfy said indebtedness.

The undersigned is an active, licensed member of the Bar of the Supreme Court of the State of Arkansas, and the law firm of the undersigned maintains an office at 415 N. McKinley St., Suite 1177, Little Rock, AR 72205 that is located within the State of Arkansas, is accessible to the public during regular business hours, and has the ability to accept funds from a grantor, mortgagor, or obligor to reinstate or pay off a mortgage or deed of trust.

WITNESS my hand this September 17, 2025.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR SERVBANK, N.A.

By: Renee Price
Renee Price
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520

COUNTY OF PULASKI)

A circular notary seal for Erin Tylor Whitfield, a Notary Public in the State of Arkansas. The seal is black and white, featuring a double-lined circular border. The text "ERIN TYLOR WHITFIELD" is arched across the top, "NOTARY PUBLIC" is arched across the middle, and "ARKANSAS" is centered in the middle. The text "FAULKNER COUNTY" is arched across the bottom, and "2714929 EXPIRES 6-18-2031" is arched along the bottom edge.