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eRECORDING
2025-20198
Certificate of Record
GREENWOOD DISTRICT
SEBASTIAN COUNTY, ARKANSAS
SHARON BROOKS, CO CLERK & RECORDER
10/17/2025 10:35:15 AM
RECORDING FEE 25.00
Pages: 3

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 19-015625-2

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: CHUCK PHETRAKOUN
(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 **December 29, 2025, at or about 10:00 AM**, the subject real property described herein below will be sold at the **Main Entrance to the Sebastian County Courthouse, 301 East Center Street, Greenwood, AR 72936** 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 Sebastian (Greenwood District) County, Arkansas more particularly described as follows:

**LOTS 10, BUD JOHNSON PLACE NO. 2 AN ADDITION TO
THE CITY OF GREENWOOD, SEBASTIAN COUNTY,
ARKANSAS. LESS AND EXCEPT PUBLIC ROADS AND
RIGHTS OF WAY. LESS AND EXCEPT MINERALS AND
MINERAL RIGHTS.**

Street Address: 629 East El Paso Street, Greenwood, AR 72936

WHEREAS on September 7, 2005, Chuck Phetrakoun and Singphet Phetrakoun, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee as nominee for ERA Mortgage, which was recorded on **September 12, 2005 as Instrument Number 7171451, and re-recorded on May 2, 2006 as Instrument Number 7188443**, in the real estate records of Sebastian (Greenwood District) County, Arkansas. The beneficial interest of said Mortgage has been assigned to US Bank Trust N.A., as Trustee of the Bungalow Series IV Trust, which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank Trust National Association, as Trustee of the Bungalow Series IV Trust and can be contacted at or in care of its servicer initiating foreclosure at: SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, at Telephone Number (800) 603-0836; 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 October 17, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST NATIONAL ASSOCIATION, AS
TRUSTEE OF THE BUNGALOW SERIES IV TRUST

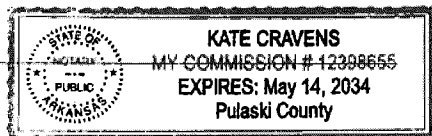
By: Renee Price
Renee Price
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520

STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

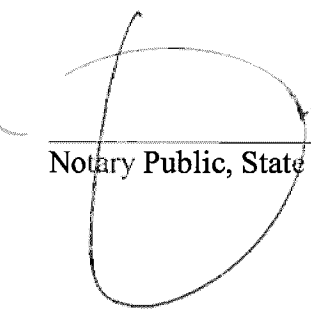
On this 17th day of October, 2025, before me, Kate Cravens,
a Notary Public, duly commissioned, qualified and acting, within and for said County and State,
appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person
authorized by said Professional Association, to execute such instrument, stating their respective
capacities in that behalf, to me personally well known, who stated that they were an attorney with
Timothy D. Padgett, P.A., a Company, the Trustee for U.S. Bank Trust National Association, as
Trustee of the Bungalow Series IV Trust, and was duly authorized in their respective capacity to
execute the foregoing instrument for and in the name and behalf of said Company, and further
stated and acknowledged that they had so signed, executed, and delivered said foregoing
instrument for the consideration, uses, and purposes therein mentioned and set forth.

17th IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this
day of October, 2025.

My Commission Expires:



[PLG 19-015625-2]



Notary Public, State of Arkansas