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L202500786

CLEVELAND CO, AR FEE \$140.00

PRESENTED: 09-15-2025 02:57:24 PM

RECORDED: 09-15-2025 02:57:24 PM

BRANDY HERRING

CIRCUIT CLERK

BY: SARA GRACIE

DEPUTY CLERK

NOTICE OF DEFAULT

3 Pages

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

PLG 20-024209-2

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: JUSTIN M. KEATON

(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 19, 2025, at or about 10:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Cleveland County Courthouse, 20 Magnolia Street, Rison, AR 71665** 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 Cleveland County, Arkansas more particularly described as follows:

The following described real property situated in Cleveland County, Arkansas, to wit: Lot Four (4) and the South 25 feet of Lot Three (3) in Block Five (5) of Moore's Country Club Addition, a subdivision of part of the Fractional Northeast Quarter (FR`L NE 1/4) of Section 13, Township 9 South, Range 11 West.

Street Address: 1180 Mount Elba Road, Rison, AR 71665

WHEREAS on June 7, 2004, Justin M. Keaton, a Married Person, and Janet Keaton executed a Mortgage in favor of Bank of America, N.A., which was recorded on **June 9, 2004 as Instrument Number 04-671**, in the real estate records of Cleveland County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. Bank National Association, as Trustee of the Igloo Series IV Trust, which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank Trust National Association, as Trustee for Igloo 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 September 12, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST NATIONAL ASSOCIATION, AS
TRUSTEE FOR IGLOO SERIES IV TRUST

By:



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)

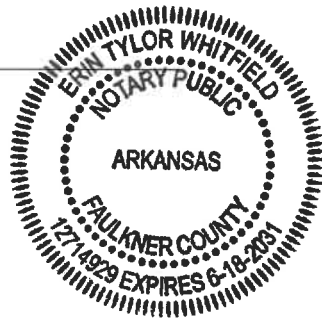
On this 12 day of September, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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 for Igloo 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.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this
12 day of September, 2025.

My Commission Expires:

6-18-2031

[PLG 20-024209-2]



Erin Tylor Whitfield
Notary Public, State of Arkansas