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Filed For Record  
Drew County, AR  
Beverly Burks, Circuit Clerk  
By JB  
SEP 09 2025

AM1/2/3/4/5/6/7/8/9/10/11/12PM

114066

**THIS FORM PREPARED BY:**

Timothy D. Padgett, P.A.  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520  
PLG 22-010787-5

Grantor: **TIMOTHY D. PADGETT, P.A.**  
Grantee: **Benjamin L Crossett**  
(or as otherwise noted by the recorder)

**AMENDED TRUSTEE'S NOTICE OF DEFAULT AND INTENTION TO SELL**

THE "TRUSTEE'S NOTICE OF DEFAULT AND INTENTION TO SELL" RECORDED JULY 29, 2025, as INSTRUMENT 113697, IN THE OFFICE OF THE CIRCUIT CLERK OF DREW COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM OCTOBER 09, 2025, AT OR ABOUT 02:30 PM **TO December 18, 2025, AT OR ABOUT 02:30 PM.**

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY WHICH THEN EXISTS AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST YOU

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED  
WILL BE USED FOR SUCH PURPOSE**

NOTICE IS HEREBY GIVEN that on **December 18, 2025, at or about 02:30 PM**, the subject real property described herein below will be sold **at the main entrance of the Drew County Courthouse, 210 South Main, Monticello, AR 71655** to the highest bidder for cash. The sale will extinguish all interests, including those 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 Deed of Trust is located in Drew County, Arkansas more particularly described as follows:

**A PART OF LOT NO. 6 IN BLOCK 245 OF THE CITY OF  
MONTICELLO, ARKANSAS, BOUNDED BY A LINE BEGINNING  
AT THE NORTHEAST CORNER OF SAID LOT 6 AND RUNNING**

**TENCE SOUTH ALONG THE EAST BOUNDARY LINE THEREOF A DISTANCE OF 53 FEET FOR A POINT OF BEGINNING FOR THE LAND HEREBY DESCRIBED; TENCE FROM THIS BEGINNING POINT RUN WEST PARALLEL WITH THE NORTH BOUNDARY LINE OF SAID LOT 6 A DISTANCE OF 60 FEET, TENCE SOUTH PARALLEL WITH THE EAST BOUNDARY LINE OF SAID LOT 6 A DISTANCE OF 447 FEET MORE OR LESS TO THE SOUTH BOUNDARY LINE OF SAID LOT 6, TENCE EAST ALONG THE SOUTH BOUNDARY OF SAID LOT 6 A DISTANCE OF 60 FEET TO THE SOUTHEAST CORNER OF SAID LOT 6, TENCE NORTH ALONG SAID EAST BOUNDARY LINE A DISTANCE OF 447 FEET MORE OR LESS TO THE POINT OF BEGINNING; ALSO A PARCEL OF LAND BOUNDED BY A LINE BEGINNING ON THE EAST BOUNDARY LINE OF SAID LOT 6 OF BLOCK 245 AT A POINT 53 FEET SOUTH OF THE NORTHEAST CORNER OF SAID LOT 6, AND RUNNING TENCE EAST PARALLEL WITH THE NORTH BOUNDARY LINE OF SAID LOT 6 DISTANCE OF 20 FEET, TENCE SOUTH PARALLEL WITH THE EAST BOUNDARY LINE OF SAID LOT 6 A DISTANCE OF 447 FEET TO A POINT DUE EAST OF THE SOUTHEAST CORNER OF SAID LOT 6, TENCE RUNNING WEST A DISTANCE OF 20 FEET TO THE SOUTHEAST CORNER OF SAID LOT 6, TENCE RUNNING NORTH ALONG THE EAST BOUNDARY OF SAID LOT 6 TO THE POINT OF BEGINNING.**

**Street Address: 244 West College Avenue, Monticello, AR 71655**

WHEREAS on November 2, 2006, Benjamin L. Crossett and Jennifer M. Crossett, his wife executed a Deed of Trust for the benefit of Commercial Bank & Trust Company, Corporation which Deed of Trust was recorded on **November 8, 2006, in Instrument Number 60042**, in the real estate records of Drew County, Arkansas. Said Deed of Trust is now held by U.S. Bank National Association and which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank National Association and can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association, 2800 Tamarack Road, Owensboro, KY 42301, at Telephone Number 1-800-365-7772; and

WHEREAS, the undersigned is acting on and with the consent and authority of the beneficiary as substitute Trustee in the place of the original Trustee or any other substituted trustee, upon the contingency and in the manner authorized by said beneficiary; 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 5, 2025.

TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR U.S. BANK NATIONAL ASSOCIATION

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 5 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 National Association, 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 5 day of September, 2025.

My Commission Expires:

6-18-2031

Erin Tylor Whitfield  
Notary Public, State of Arkansas



State of Arkansas  
County of Drew

I hereby certify that this instrument was  
filed for record and recorded as follows:

DATE 9/9/25 TIME 3:33

INSTRUMENT# 114066  
Beverly Burks, Recorder of Drew County  
By [Signature]