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eRECORDING
2025-15977
Certificate of Record
FORT SMITH DISTRICT
SEBASTIAN COUNTY, ARKANSAS
SHARON BROOKS, CO CLERK & RECORDER
08/19/2025 10:05:22 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 25-004233-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: MATTHEW HARDIE
(or as otherwise noted by the recorder)

TRUSTEE'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 **October 28, 2025, at or about 02:30 PM**, the subject real property described herein below will be sold **at the Main Entrance to the Sebastian County Courthouse, 35 South 6th Street, Fort Smith, AR 72901** 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 Deed of Trust is located in Sebastian (Fort Smith District) County, Arkansas more particularly described as follows:

THE NORTH 25.00 FEET OF LOT 4 AND THE SOUTH 25 FEET OF LOT 3, BLOCK 5, KERR'S ADDITION TO THE CITY OF FORT SMITH, FORT SMITH DISTRICT, SEBASTIAN COUNTY, ARKANSAS, ACCORDING TO PLAT FILED AUGUST 27, 1908, AS PLAT NO. 48.

Street Address: 705 North 41st Street, Fort Smith, AR 72903

WHEREAS on May 22, 2015, Matthew Hardie, married man, and Daisy M. Mardie, his spouse executed a Deed of Trust to Joe Edwards, Jr., a Corporation, as Trustee for the benefit of Mortgage

Electronic Registration Systems, Inc., as beneficiary, as nominee for Benefit Bank, which was recorded on **May 26, 2015, as Instrument Number 2015F-07067**, in the real estate records of Sebastian (Fort Smith District) County, Arkansas. The beneficial interest of said Deed of Trust has been assigned to U.S. Bank National Association, 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.

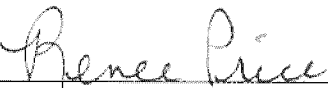
The undersigned is an active, licensed member of the Bar of the Supreme Court of the State of Arkansas, and the law firm of the undersigned maintains an office at 415 N. McKinley St., Suite 1177, Little Rock, AR 72205 that is located within the State of Arkansas, is accessible to the public during regular 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 August 18, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK NATIONAL ASSOCIATION

By:



Renee Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

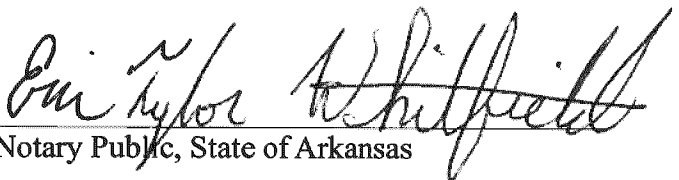
STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 18 day of August, 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.

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

My Commission Expires:

6-18-2031


Notary Public, State of Arkansas

[PLG 25-004233-1]

