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purposes ONLY.

2025-005497
LESLIE MASON, CIRCUIT CLERK
STATE OF ARKANSAS
COUNTY OF MISSISSIPPI
DISTRICT: OSCEOLA
FILED FOR RECORD:
08/25/2025 11:23 AM
BY: ALICIA D.C.

THIS FORM PREPARED BY:

✓
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-010333-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: DOROTHY E. KIMBERLIN,
(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 **October 31, 2025, at or about 11:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Mississippi County Courthouse, 200 West Walnut, Blytheville, AR 72315** 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 (Chickasawba District) County, Arkansas more particularly described as follows:

Lot 10 in the R.L. Joiner Subdivision to the Town of Joiner

Street Address: 113 Highway 118 West, Joiner, AR 72350

WHEREAS on April 21, 2008, Dorothy E. Kimberlin, an unmarried person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Southern Mortgage Company of Arkansas, which was recorded on **June 11, 2008 in Book 2008, Page 4179, and re-recorded on July 16, 2008 in Book 2008, Page 5153, and modified in Book 2012, Page 2449; and further modified in Book 2014, Page 3433; and further modified in Instrument Number 2022-006219** in the real estate records of Mississippi (Chickasawba District) County, Arkansas. The beneficial interest of said Mortgage has been assigned to Beal Bank, which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank Trust National Association, as Trustee of BMCF-EG Series II 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 August 22, 2025.

TIMOTHY D. PADGETT, P.A.

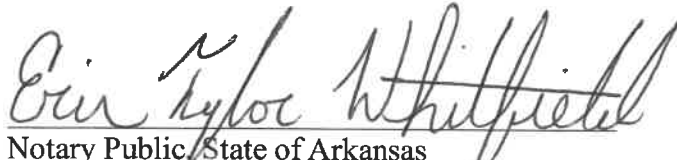
SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST NATIONAL ASSOCIATION, AS
TRUSTEE OF BMCF-EG SERIES II TRUST

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 22 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 Trust National Association, as Trustee of BMCF-EG Series II 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.

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


Notary Public State of Arkansas

My Commission Expires:
6-18-2031

[PLG 25-010333-1]

