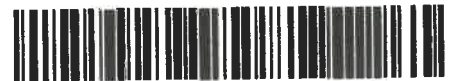


Reserved for recording
purposes ONLY.



L202504487

STATE OF ARKANSAS, SHARP COUNTY
NOTICE OF DEFAULT 3 Pages

FEE \$25.00

RECORDED: 10-15-2025 09:01:15 AM

ALISA BLACK

CIRCUIT CLERK & RECORDER

By: *Alisa Black* D.C.

BK: RB 2025 PG: 17778-17780

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-010439-2

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: JOHN W COOPER, SHARON K. COOPER
(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 22, 2025, at or about 10:30 AM**, the subject real property described herein below will be sold **at the Front Main Entrance Door of the Sharp County Courthouse, 718 Ash Flat Dr., Ash Flat, AR 72513** 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 Sharp County, Arkansas more particularly described as follows:

All that part of the Southwest Quarter of the Northeast Quarter (SW 1/4 NE 1/4) of Section 5, Township 15 North, Range 4 West, Sharp County, Arkansas, being more particularly described as follows: Beginning at the Southwest Corner of the Northeast Quarter of Section 5, Township 15 North, Range 4 West, Sharp County, Arkansas; thence North 00 degrees 58 minutes 25 seconds East, along the West line of the Northeast Quarter of said Section 5, 925.31 feet; thence North 90 degrees 00 minutes 00 seconds East, leaving said West line, 367.22 feet to the point of beginning proper, said point being at the Intersection of the

centerline of Grange Road and the centerline of Mill Creek; thence along said centerline of Grange Road the following courses and distances: North 60 degrees 52 minutes 00 seconds East, 228.41 feet to a point on a curve to the right; Northeasterly along said curve with a central angle of 06 degrees 02 minutes 07 seconds, with a radius of 2190.76 feet, 230.76 feet to a point that bears North 63 degrees 32 minutes 32 seconds East, 230.65 feet from the last said point; North 68 degrees 33 minutes 43 seconds East, 234.95 feet; thence South 16 degrees 49 minutes 03 seconds West, leaving said centerline, 397.05 feet to the centerline of Mill Creek; thence along said centerline of Mill Creek the following courses and distances: South 88 degrees 14 minutes 58 seconds West, 318.48 feet; North 78 degrees 59 minutes 21 seconds West, 129.35 feet; North 44 degrees 40 minutes 45 seconds West, 91.77 feet to the point of beginning proper, containing 2.93 acres (127,751 sq ft), more or less, subject to all Rights of Ways and Easements of record. Together with that certain 2016 CMH Manufacturing, Inc. 72X16 37SSP16723AH16 mobile home with Vehicle Identification Number(s): CS2018849TN

Street Address: 964 Grange Road, Cave City, AR 72521

WHEREAS on December 5, 2016, John Cooper and Sharon Cooper, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Southwest Stage Funding, LLC dba Cascade Financial Services, which was recorded on **December 8, 2016 in Book 2016, Page 20257 and Instrument Number 1605029, and modified in Book 2017, Page 02991 and Instrument Number 1700709** in the real estate records of Sharp County, Arkansas. The party initiating foreclosure is Southwest Stage Funding, LLC dba Cascade Financial Services and can be contacted at or in care of its servicer initiating foreclosure at: Cascade Financial Services, 2290 E. Yeager Drive, Suite 250, Gilbert, AZ 85286, at Telephone Number 866-939-5581; 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 10, 2025.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR SOUTHWEST STAGE FUNDING, LLC DBA CASCADE
FINANCIAL SERVICES

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)

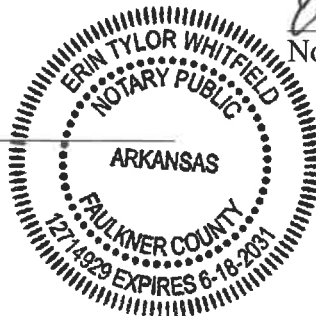
On this 10 day of October, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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 Southwest Stage Funding, LLC dba Cascade Financial Services, 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 10 day of October, 2025.

My Commission Expires:

6-18-2031

[PLG 25-010439-2]



Erin Tylor Whitfield
Notary Public, State of Arkansas