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2025R-05974

09/15/2025 10:35 AM

JEFFERSON COUNTY AR

FLORA COOK-BISHOP, CIRCUIT CLERK

RECORDING FEE	25.00
NOTICE OF DEFAULT	140.00

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

PLG 25-011156-1

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: RICHARD GINNETT

(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 01:00 PM**, the subject real property described herein below will be sold **at the main entrance of the Jefferson County Courthouse, 101 West Barraque Street, Pine Bluff, AR 71601** 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 Jefferson County, Arkansas more particularly described as follows:

The following described real property situated in Jefferson County, Arkansas to-wit:

Part of the South Half (S 1/2) of the Southwest Quarter (SW 1/4) of the Northwest Quarter (NW 1/4) of Section 33, Township 6 South, Range 10 West of the 5th P.M., more particularly described as follows:

Commencing at the Southwest Corner of the East Half (E 1/2) of the said Southwest Quarter (SW 1/4) of the Northwest

Quarter (NW 1/4), Thence West 60 Feet to the East right of way of Sulphur Springs Cut-Off Road for the point of beginning; Thence Northeasterly along said right of way 330 feet; Thence East 660 feet; Thence South 330 feet; Thence West 720 feet to the Point of Beginning. (Also known as Lot Three (3) and the South Half (S 1/2) of Lot Two (2) of Pine Meadow Acres, an unrecorded subdivision).

Parcel No.: 001-10666-010

Being the same property conveyed to Richard D. Ginnett and Marilyn L. Ginnett, husband and wife by Deed from Danny's Inc., a corporation recorded 12/20/2000 in Deed Book 728 Page 668, in the Office of the Clerk and Ex-Officio Recorder of Jefferson County, Arkansas.

Street Address: 6901 Camden Cutoff Road, Pine Bluff, AR 71603

WHEREAS on March 12, 2021, Richard D. Ginnett, a widower executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Royal United Mortgage LLC, which was recorded on **March 25, 2021, in Book 1543, Page 410**, in the real estate records of Jefferson County, Arkansas. The beneficial interest of said Mortgage has been assigned to SERVBANK, N.A., which is the party initiating foreclosure. The party initiating foreclosure is SERVBANK, N.A. and can be contacted at or in care of its servicer initiating foreclosure at: 3138 E. Elwood St. Phoenix, AZ 85034; 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 SERVBANK, N.A.

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)

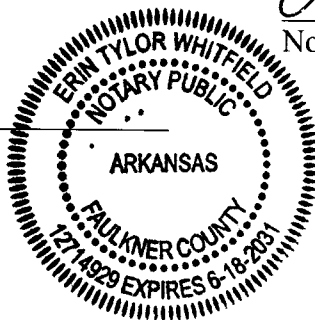
On this 12 day of September, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association,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

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

My Commission Expires:

6-18-2031

[PLG 25-011156-1]



Erin Tylor Whitfield
Notary Public, State of Arkansas