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purposes ONLY.

CERTIFICATE OF RECORD
INSTRUMENT # 2025-08682
FILED: 09/17/2025 11:20:24 AM
LONOKE COUNTY, ARKANSAS
DEBORAH OGLESBY, CIRCUIT CLERK
BY: PEGGY KING PAGES: 3
165.00



THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-011654-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: MICHAEL W NELSON
(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 5, 2025, at or about 10:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Lonoke County Courthouse, 301 North Center Street, Lonoke, AR 72086** 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 Lonoke County, Arkansas more particularly described as follows:

Lot 104, Timberwood Park, Phase II-B Subdivision, in the City of Cabot, Lonoke County, Arkansas.

The improvements thereon being commonly known as 18 War Eagle Drive, Cabot, AR 72023.

Being the same lot or parcel of ground which by Deed dated November 23, 2001, and recorded November 26, 2001, among the Land Records of Lonoke County, State of Arkansas, Instrument: 200112574, was granted and conveyed/assigned by

**and between Steven Blackwood and Company, LLC, unto
Michael W. Nelson, a married person.**

Street Address: 18 War Eagle Drive, Cabot, AR 72023

WHEREAS on September 26, 2016, Michael W. Nelson, a married man, and Veda Nelson executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Howard Bank, which was recorded on **November 14, 2016, as Instrument Number 2016-11269**, in the real estate records of Lonoke County, Arkansas. The beneficial interest of said Mortgage has been assigned to NewRez LLC d/b/a Shellpoint Mortgage Servicing, which is the party initiating foreclosure. The party initiating foreclosure is NewRez LLC d/b/a Shellpoint Mortgage Servicing and can be contacted at or in care of its servicer initiating foreclosure at: 75 Beattie Place, Suite 300, Greenville, SC 29601; 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 17, 2025.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR NEWREZ LLC
D/B/A SHELLPOINT MORTGAGE SERVICING

By:



Renee Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

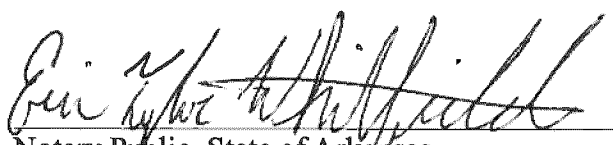
STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 17 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 NewRez LLC d/b/a Shellpoint Mortgage Servicing, 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
17 **day of September, 2025.**

My Commission Expires:

6-18-2031



Notary Public, State of Arkansas

[PLG 25-011654-1]

