

Reserved for recording
purposes ONLY.

2025R-002865
FILED
FOR RECORD
FRANKLIN COUNTY CIRCUIT CLERK

RECORDED ON:
11/03/2025 08:47:17 AM
DISTRICT: CHARLESTON

JANICE KING
CLERK & EX-OFFICIO RECORDER
BY: RIOKING D.C.

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-011655-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: BRANDON RHUDY
(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 **January 9, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Franklin County Courthouse, 607 East Main Street, Charleston, AR 72933** 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 Franklin (Charleston District) County, Arkansas more particularly described as follows:

**LOT 4, QUAIL RIDGE ADDITION TO THE CITY OF
CHARLESTON, FRANKLIN COUNTY, ARKANSAS. LESS
AND EXCEPT THE WEST 50 FEET OF SAID LOT 4 QUAIL
RIDGE ADDITION TO THE CITY OF CHARLESTON
FRANKLIN COUNTY, ARKANSAS.**

Street Address: 123 Chaffee Road, Charleston, AR 72933

WHEREAS on July 27, 2021, Brandon Rhudy, an unmarried man executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee as nominee for Caliber Home Loans, Inc. , which was recorded on **August 10, 2021 as Instrument Number 2021R-002184**, in the real estate records of Franklin (Charleston District) 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 October 28, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR NEWREZ LLC D/B/A SHELLPOINT MORTGAGE
SERVICING

By: Renee Price
Renee Price
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520

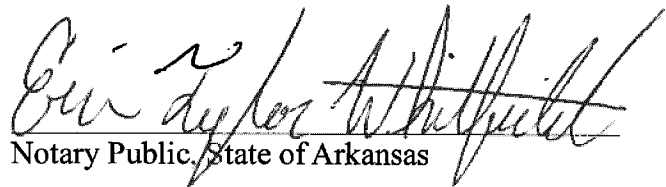
STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 28 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 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.

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

My Commission Expires:

6-18-2031


Notary Public, State of Arkansas

[PLG 25-011655-1]

