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purposes ONLY.

ELECTRONIC RECORDING
2025R-018571
CERTIFICATE OF RECORD
JONESBORO DISTRICT
CRAIGHEAD COUNTY, ARKANSAS
DAVID VAUGHN, CLERK & RECORDER
09/26/2025 02:45:08 PM
RECORDING FEE: 165.00
PAGES: 3

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-011710-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: TRACEY MACKEY
(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 3, 2025, at or about 12:30 PM**, the subject real property described herein below will be sold **at the main entrance of the Craighead County Courthouse, 511 South Main Street, Jonesboro, AR 72401** 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 Craighead (Jonesboro - Western District) County, Arkansas more particularly described as follows:

A part of the Southeast Quarter of the Southwest Quarter of Section 20, Township 15 North, Range 3 East more particularly described as follows: Begin at the Southeast corner of the Southeast Quarter of the Southwest Quarter of said Section 20, thence North 317.0 feet to the point of beginning proper, thence continue North 100.00 feet; thence South 89 degrees 01 minutes West 200.0 feet; thence South 100.0 feet; thence North 89 degrees 01 minutes East 200.00 feet to the point of beginning proper.

Street Address: 105 Wyatt Street, Bono, AR 72416

WHEREAS on December 30, 2021, Tracey Mackey, married woman and Christopher Lott executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for DAS Acquisition Company, LLC, which was recorded on **December 31, 2021 as Instrument Number 2021R-031485**, in the real estate records of Craighead (Jonesboro - Western District) County, Arkansas. The party initiating foreclosure is Alabama Housing Finance Authority and can be contacted at or in care of its servicer initiating foreclosure at: P.O. Box 242828, Montgomery, AL 36124-2928; 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 26, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR ALABAMA HOUSING FINANCE AUTHORITY

By: _____

Renee Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

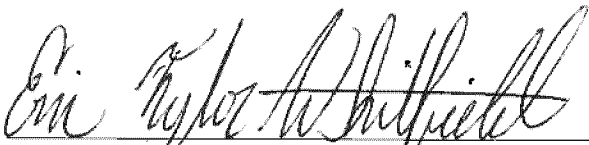
Little Rock, AR 72205

(850) 422-2520

STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 26 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 Alabama Housing Finance Authority, 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.

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



Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 25-011710-1]

