Arkansas County, AR Presented & Recorded Book DM 2025 Fee: \$165.00 10/20/2025 10:33am Pg 5171-5173 SD

Sarah Merchant Circuit Clerk & Recorder

Reserved for recording purposes ONLY.

THIS FORM PREPARED BY: Timothy D. Padgett, P.A. 415 North McKinley Ste 1177 Little Rock, AR 72205 (850) 422-2520 PLG 25-012861-1

Grantor: TIMOTHY D. PADGETT, P.A. Grantee: AUSTIN GLENN SCOTT

(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 7, 2026, at or about 10:00 AM, the subject real property described herein below will be sold at the main entrance of the Arkansas County Courthouse - Southern District, 101 Court Square, DeWitt, AR 72042 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 Arkansas (DeWitt - Southern District) County, Arkansas more particularly described as follows:

LOT 4 OF A SUBDIVISION OF THAT PART OF LOT "J" OF SPANISH GRANT NO. 2424 LYING NORTH AND WEST OF STATE HIGHWAY NO. 1, AS REFLECTED IN A PLAT WHICH APPEARS OF RECORD IN SURVEY BOOK B AT PAGE 57 OF THE RECORDS OF THE CIRCUIT CLERK AND EX-OFFICIO RECORDER FOR THE SOUTHERN DISTRICT OF ARKANSAS COUNTY, ARKANSAS, THE SAID LOT "J" OF SPANISH GRANT NO. 2424 BEING A SUBDIVISION OF SPANISH GRANT 2424, AS REFLECTED IN A PLAT WHICH APPEARS OF RECORD IN D&M BOOK

F-6 AT PAGES 36-37 OF THE RECORDS OF THE CIRCUIT CLERK AND EX-OFFICIO RECORDER FOR THE SOUTHERN DISTRICT OF ARKANSAS COUNTY, ARKANSAS.

Street Address: 904 Crabtree Road, Saint Charles, AR 72140

WHEREAS on April 16, 2022, Austin Glenn Scott executed a Mortgage in favor of NewRez LLC d/b/a NewRez Mortgage, which was recorded on **May 3, 2022 in Book DM 2022, Page 2517 and Instrument Number L202200652,** in the real estate records of Arkansas (DeWitt - Southern District) County, Arkansas. The party initiating foreclosure is U.S. Bank, N.A., as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee, for Mid-State Capital Corporation 2005-1 Trust 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 O	ctober	13	, 2025.
********	iii jiiuiiu	min O	010001	i	, 2020.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK, N.A., AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE, FOR MID-STATE CAPITAL CORPORATION 2005-1 TRUST

Bv:

Renèe 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 <u>13</u> 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 U.S. Bank, N.A., as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee, for Mid-State Capital Corporation 2005-1 Trust, 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 day of October, 2025.

My Commission Expires:

6-18-2031

Notary Pub/ic, State of Arkansas

[PLG 25-012861-1]



CERTIFICATE OF RECORD ARKANSAS COUNTY, ARKANSAS I hereby certify that this instrument was filed and recorded in the official records in book 2025 at page 5171 10/20/2025 10:33 AM Sarah Merchant, Circuit Clerk & Recorder

Booney 180M