

Reserved for recording
purposes ONLY.

2025R-002862
FILED
FOR RECORD
FRANKLIN COUNTY CIRCUIT CLERK

RECORDED ON:
11/03/2025 08:20:08 AM
DISTRICT: OZARK

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 25-013465-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: MIKE DINGMAN
(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 03:30 PM**, the subject real property described herein below will be sold **at the main entrance to the Franklin County Courthouse, 211 West Commercial, Ozark, AR 72949** 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 (Ozark District) County, Arkansas more particularly described as follows:

Part of the NE 1/4 of the SW 1/4 of Section 24, Township 9 North, Range 26 West, more particularly described as follows: Beginning at the NE Corner of the said NE 1/14 of the SW 1/4 of said section, township and range, running thence West 420.0 feet, thence South 420.0 feet, thence East 420.0 feet; thence North 420.0 feet to the point of beginning.

Being the same property conveyed from Ava N. Curtiss and Donna Horswell, Co-Administrators of the Estate of Chester Neal Woolsey to Mike Dingman by deed recorded March 01, 2007, in Book 64-446 in the registrar's office of Franklin County.

Street Address: 9729 Wandering Way, Altus, AR 72821

WHEREAS on March 18, 2008, Mike Dingman & Betty Dingman, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for AFS Financial, Inc., which was recorded on **March 26, 2008 in Book 85, Page 344**, in the real estate records of Franklin (Ozark District) County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust, which is the party initiating foreclosure. The party initiating foreclosure is U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST and can be contacted at or in care of its servicer initiating foreclosure at: Selene Finance LP 3501 Olympus Boulevard 5th Floor, Suite 500 Dallas, TX 75019 at Telephone Number (877) 768-3759; 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.

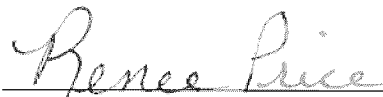
The undersigned is an active, licensed member of the Bar of the Supreme Court of the State of Arkansas, and the law firm of the undersigned maintains an office at 415 N. McKinley St., Suite 1177, Little Rock, AR 72205 that is located within the State of Arkansas, is accessible to the public during regular 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 27, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST

By:



Rence Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

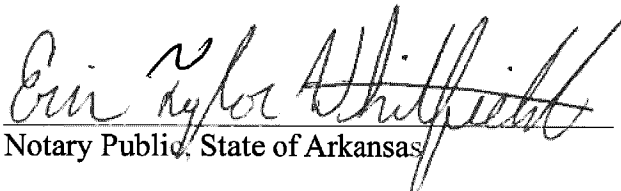
STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 27 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 TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION 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.

27 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 25-013465-1]

