

Reserved for recording
purposes ONLY.

2025058918

PULASKI CO. AR FEE \$25.00

PRESENTED

10/27/2025 12:03:04 PM

RECORDED

10/27/2025 01:39:17 PM

TERRI HOLLINGSWORTH

Circuit / County Clerk

BY: NICOLE TUCKER

DEPUTY RECORDER



THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

PLG 17-007811-33

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: EMMETT MCNEIL, III

(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 5, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Pulaski County Courthouse, 401 West Markham, Little Rock, AR 72201** 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 Pulaski County, Arkansas more particularly described as follows:

**LOT 1, PHASE 1, PLEASANT VIEW SUBDIVISION, NOW IN
THE CITY OF LITTLE ROCK, PULASKI COUNTY,
ARKANSAS.**

**Street Address: 12401 Pleasant Forest Drive, Little Rock, AR
72212**

WHEREAS on December 20, 2004, Emmett McNeil, III, and Fran McNeil, husband and wife, executed a Mortgage in favor of Union Planters Bank, N.A. d/b/a Regions Mortgage, which was recorded on **December 29, 2004, as Instrument Number 2004105411**, in the real estate records of Pulaski County, Arkansas. The party initiating foreclosure is Regions Bank dba Regions Mortgage successor by merger to Union Planters Bank, N.A. and can be contacted at or in care of its servicer initiating foreclosure at: Regions Bank dba Regions Mortgage, 1900 Fifth Avenue North, Birmingham, AL 35203, at Telephone Number 1-800-748-9498; 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 24, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR REGIONS BANK DBA REGIONS MORTGAGE SUCCESSOR
BY MERGER TO UNION PLANTERS BANK, N.A.

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)

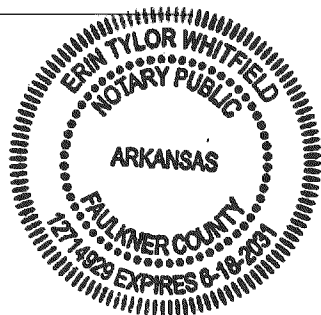
On this 24 day of October, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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 Regions Bank dba Regions Mortgage successor by merger to Union Planters Bank, N.A., 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.

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

My Commission Expires:

6-18-2031

[PLG 17-007811-33]



Erin Tylor Whitfield
Notary Public, State of Arkansas