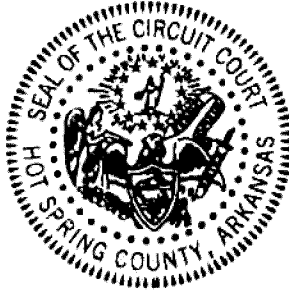


Reserved for recording  
purposes ONLY.



VOL MISC: 294 PAGE: 936  
I HEREBY CERTIFY THAT THIS INSTRUMENT  
WAS FILED AND RECORDED ON 08/22/2025 03:32 PM  
TERESA PILCHER, CIRCUIT CLERK  
HOT SPRING COUNTY  
SHAUNA WALTON  
2025-003637

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**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520  
PLG 19-014638-6

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: MARCUS TREMAINE MURDOCK, MELISSA MURDOCK**  
(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 **October 28, 2025, at or about 10:00 AM**, the subject real property described herein below will be sold **at the main entrance to the Hot Spring County Courthouse, 210 Locust Street, Malvern, AR 72104** 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 Hot Spring County, Arkansas more particularly described as follows:

**TRACT "A" A PART OF THE NORTHWEST QUARTER OF  
THE SOUTHWEST QUARTER OF SECTION 20,  
TOWNSHIP 4 SOUTH, RANGE 16 WEST, MORE  
MINUTELY DESCRIBED AS FOLLOWS, COMMENCING  
AT THE SW CORNER OF THE NW 1/4 SW 1/4, SECTION 20,  
TOWNSHIP 4 SOUTH, RANGE 16 WEST, THENCE ALONG  
THE SOUTH BOUNDARY OF SAID NW 1/4 SW 1/4, SOUTH  
86 DEG. 44 MIN. EAST, 272.10 FEET TO THE POINT OF  
BEGINNING; THENCE NORTH 00 DEG. 22 MIN. WEST,  
542.55 FEET TO THE SOUTH BOUNDARY OF HIGHWAY**

NO. 270; THENCE ALONG SAID SOUTH BOUNDARY, NORTH 84 DEG. 37 MIN. EAST, 211.80 FEET; THENCE NORTH 84 DEG. 30 MIN. EAST, 44.60 FEET; THENCE SOUTH 06 DEG. 29 MIN. EAST, 589.74 FEET TO THE SOUTH BOUNDARY OF SAID NW 1/4 SW 1/4; THENCE ALONG SAID SOUTH BOUNDARY NORTH 86 DEG. 44 MIN. WEST, 44.80 FEET; THENCE NORTH 06 DEG. 32 MIN. WEST, 543.84 FEET; THENCE NORTH 86 DEG. 44 MIN. WEST, 147.84 FEET; THENCE SOUTH 06 DEG. 32 MIN. EAST, 543.84 FEET TO THE SOUTH BOUNDARY OF SAID NW 1/4 SW 1/4; THENCE ALONG SAID SOUTH BOUNDARY, NORTH 86 DEG. 44 MIN. WEST, 126.17 FEET TO THE POINT OF BEGINNING, CONTAINING 2.57 ACRES, MORE OR LESS. ALL THIS LAND BEING IN THE NW 1/4 SW 1/4, SECTION 20, TOWNSHIP 4 SOUTH, RANGE 16 WEST. TRACT "B" BEGINNING AT A POINT FIVE CHAINS AND 97 LINKS EAST OF THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER, SECTION TWENTY, TOWNSHIP FOUR SOUTH, RANGE SIXTEEN WEST, THENCE NORTH 15 DEGREES WEST, 8 CHAINS AND 24 LINKS TO PUBLIC ROAD, THENCE EAST, 5 DEGREES, 2 CHAINS AND 24 LINKS, THENCE SOUTH 15 DEG. EAST, 8 CHAINS AND 24 LINKS; THENCE WEST 5 DEGREES, 2 CHAINS AND 24 LINKS TO THE PLACE OF BEGINNING, CONTAINING TWO ACRES, MORE OR LESS.

**Street Address: 7959 Highway 270 East, Malvern, AR 72104**

WHEREAS on July 30, 2007, Marcus Murdock, husband, and Melissa Murdock, Wife executed a Mortgage in favor of Jim Walter Homes of Arkansas, Inc., which was recorded on **August 17, 2007 in Book 351, Page 400**, in the real estate records of Hot Spring County, Arkansas. The party initiating foreclosure is U.S. Bank National Association, not in its individual capacity but solely as Trustee of NRZ Inventory 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.

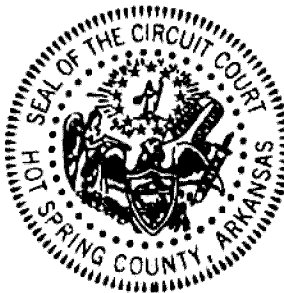
WITNESS my hand this August 22, 2025.

TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS  
INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE OF NRZ INVENTORY TRUST

By:

Renee Price

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



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STATE OF ARKANSAS     )  
  ) ss.  
COUNTY OF PULASKI    )

On this 22 day of August, 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 National Association, not in its individual capacity but solely as Trustee of NRZ Inventory 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  
22 day of August, 2025

6-18-2031

My Commission Expires



Erin Tylor Whitfield  
Notary Public, State of Arkansas

[PLG 19-014638-6]