

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 23-002979-2

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: PAULA JOHNSTON

(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 **September 16, 2025, at or about 10:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Miller County Courthouse, 400 Laurel Street, Texarkana, AR 71854** 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 Miller County, Arkansas more particularly described as follows:

All that certain tract or parcel of land lying and being situated in the County of Miller and State of Arkansas, to-wit: The North 10 feet of Lot 21, all of Lot 22 and the South 20 feet of Lot 23, Block 8 of FORREST PARK ADDITION to the City of Texarkana, Miller County, Arkansas

Street Address: 3612 Bann Avenue, Texarkana, AR 71854

WHEREAS on December 5, 2018, Paula Johnston, an unmarried woman, and Shane Johnston, an unmarried man as grantor and joined herein pro forma executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee, for Farmers Bank & Trust Company, which was recorded on **December 6, 2018 as Instrument Number 2018R008551, and re-recorded on April 25, 2019 as Instrument Number 2019R002544, and modified in Instrument Number 2023R004199** in the real estate records of Miller County, Arkansas. The beneficial interest of said Mortgage has been assigned to NewRez LLC d/b/a Shellpoint, which is the party initiating foreclosure. The party initiating foreclosure is Newrez LLC d/b/a/ Shellpoint Mortgage Servicing 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.

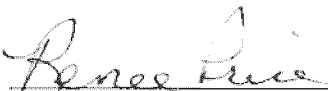
The undersigned is an active, licensed member of the Bar of the Supreme Court of the State of Arkansas, and the law firm of the undersigned maintains an office at 415 N. McKinley St., Suite 1177, Little Rock, AR 72205 that is located within the State of Arkansas, is accessible to the public during regular 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 July 9, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR NEWREZ LLC D/B/A/ SHELLPOINT MORTGAGE
SERVICING

By:



Renee Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

COUNTY OF PULASKI)

Erin Taylor Whitfield
Notary Public, State of Arkansas