

Reserved for recording
purposes ONLY.

L202557038
BENTON CO. AR FEE \$40.00
PRESENTED & E-RECORDED
10/08/2025 03:09:54 PM
BRENDA DESHIELDS
Circuit Clerk & Recorder

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 23-003102-2

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: Michael L Steakley
(or as otherwise noted by the recorder)

AMENDED MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL

THE "MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL" RECORDED March 11, 2025, AS INSTRUMENT NUMBER L202512693, IN THE OFFICE OF THE CIRCUIT CLERK OF BENTON COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM May 27, 2025, AT OR ABOUT 09:00 AM **TO December 23, 2025, AT OR ABOUT 09:00 AM.** SAID SALE DATE HAD PREVIOUSLY BEEN AMENDED TO August 8, 2025, and October 14, 2025.

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY WHICH THEN EXISTS AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST YOU

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED
WILL BE USED FOR SUCH PURPOSE**

NOTICE IS HEREBY GIVEN that on **December 23, 2025, at or about 09:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Benton County Courthouse, 102 Northeast A Street, Bentonville, AR 72712** to the highest bidder for cash. The sale will extinguish all interests, including those 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 Benton County, Arkansas more particularly described as follows:

Part of the SW 1/4 of the SW 1/4 of Section 11, Township 20 North, Range 33 West, Benton County, Arkansas, described as beginning 40 feet South of the NE corner of said SW 1/4 of the SW 1/4; thence South 150 feet; thence 89 degrees West 100 feet; thence North 150 feet to the South right of way of Highway 72; thence North 89 degrees East 100 feet along said right of way line to the point of beginning. Subject to the right of way line of said highway along the North side thereof.

Street Address: 1115 Main Street Southwest, Gravette, AR 72736

WHEREAS on August 20, 2018, Michael L. Steakley, a married man, and Laura Steakley, his wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Arvest Bank which Mortgage was recorded on **August 24, 2018 in Instrument Number L201844745**, in the real estate records of Benton County, Arkansas. Said Mortgage is now held by U.S. BANK NATIONAL ASSOCIATION and which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank National Association and can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association, 2800 Tamarack Road, Owensboro, KY 42301, at Telephone Number 1-800-365-7772; 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 8, 2025.

TIMOTHY D. PADGETT, P.A.

ATTORNEYS-IN-FACT FOR U.S. BANK NATIONAL ASSOCIATION

By:



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)

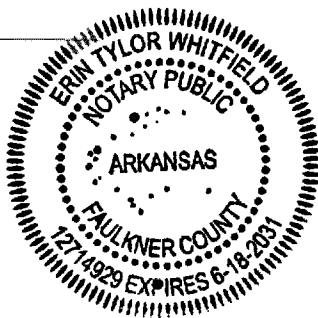
On this 8 day of October, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Company, to execute such instrument, 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., Company, the attorney-in-fact for U.S. Bank National Association, and was duly authorized in their respective capacity to execute the foregoing instrument for and in the name and behalf of said Professional Association, 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 8 day of October, 2025.

My Commission Expires:

6-18-2031

Erin Tylor Whitfield
 Notary Public, State of Arkansas





CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF BENTON
I hereby certify that this instrument was
Filed and Recorded in the Official Records
in **Doc Num L202557038**
10/08/2025 03:09:54 PM
Brenda DeShields
BENTON COUNTY Circuit Clerk & Recorder