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purposes ONLY.

**L202510695**  
WHITE CO. AR FEE \$180.00  
PRESENTED & RECORDED  
**08/22/2025 12:57:30**  
SARA BROWN-CARLTON  
CIRCUIT CLERK  
BY: BRIDGITTE BENNETT  
DEPUTY  
**BK: MISC 2025**  
**PG: 9160 - 9165**

**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520  
PLG 23-013769-2

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: KENNETH W BROOKS JR**  
(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 30, 2025, at or about 12:00 PM**, the subject real property described herein below will be sold **at the Main Entrance to the White County Courthouse, 300 North Spruce Street, Searcy, AR 72143** 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 White County, Arkansas more particularly described as follows:

**Tract I:**

**A part of the SW 1/4, NW 1/4 of Section 3, Township 7 North, Range 7 West, more particularly described as follows: Beginning at the NW corner of said SW 1/4, NW 1/4; Thence South 0 degrees 00 minutes East along section line between Sections 3 and 4 334.93 feet to North right of way of Public Road; Thence North 85 degrees 33 minutes East along said North right of way 88.52 feet; Thence along a curve to the left said curve having a chord bearing North 71 degrees 37 minutes East 54.91 feet; Thence North 0 degrees 35 minutes East 310.47**

feet to the North line of said SW 1/4, NW 1/4; Thence North 89 degrees 53 minutes West 143.52 feet to point of beginning.

**Tract II:**

Also a part of the SE 1/4 NE 1/4 of Section 4, Township 7 North, Range 7 West more particularly described as follows: Beginning at the NE corner of said SE 1/4 of NE 1/4; Thence North 89 degrees 53 minutes West along North line of said SE 1/4, NE 1/4 60.46 feet; Thence South 12 degrees 01 minutes 22 seconds West 289.10 feet to North line of Public Road; Thence along a curve to the left said curve having a chord bearing or North 87 degrees 24 minutes East 79.38 feet; thence North 85 degrees 33 minutes East along said North right of way 40.50 feet to the Section line between Sections 3 & 4; Thence North 0 degrees 00 minutes West along said section line 276.22 feet to point of beginning.

**Less and Except:**

A part of the SE 1/4 NE 1/4 of said Section 4, Township 7 North, Range 7 West, more particularly described as follows: Commencing at the NE corner of said SE 1/4 NE 1/4 of said Section 4, thence west along the said Quarter Section line 60.46 feet; Thence South 12 degrees 01 minutes 00 seconds West 108.56 feet for the point of beginning, thence continuing South 12 degrees 01 minutes 00 seconds West 174.51 feet to an existing fence; Thence North 20 degrees 04 minutes 25 seconds East along said existing fence 129.68 feet; Thence North 11 degrees 20 minutes 05 seconds West along said existing fence 39.26 feet; thence North 02 degrees 26 minutes 09 seconds West along said existing fence 10.40 feet to the point of beginning.

**Tract III:**

A part of SW 1/4, NW 1/4 of Section 3, Township 7 North, Range 7 West more particularly described as follows: Commencing at the NW corner of said SW 1/4, NW 1/4; Thence South 0 degrees 00 minutes East along Section line between Section 3 & 4 385.08 feet to point of beginning; Thence continuing South 0 degrees 00 minutes East 307.92 feet; Thence North 71 degrees 27 minutes East 144.46 feet; Thence North 0 degrees 35 minutes East 278.50 feet to South right of way of Public Road; thence along a curve to right said curve having a chord bearing south 78 degrees 26 minutes West 46.59 feet; thence South 85 degrees 33 minutes West along said right of way 92.43 feet to point of beginning.

**Tract IV:**

A part of the SW 1/4 of NW 1/4 of Section 3, Township 7 North, Range 7 West, More particularly described as follows:

Commencing at the NW corner of said SW 1/4 NW 1/4; Thence South 89 degrees 53 minutes East along the North side of said SW 1/4 NW 1/4 143.52 feet to point of beginning; Thence continuing South 89 degrees 53 minutes East 300.00 feet; Thence South 0 degrees 35 minutes West 545.16 feet; Thence South 71 degrees 27 minutes West 317.54 feet; Thence North 0 degrees 35 minutes East 278.50 feet; Thence South 78 degrees 26 minutes West 46.59 feet; Thence South 85 degrees 33 minutes West 92.43 feet; Thence North 0 degrees 00 minutes West 50.15 feet; Thence North 85 degrees 33 minutes East 88.52 feet; Thence North 71 degrees 37 minutes East 54.91 feet; Thence North 0 degrees 35 minutes East 310.47 feet to point of beginning.

**Less and Except:**

A part of the SW 1/4 of NW 1/4 of Section 3, Township 7 North, Range 7 West, more particularly described as follows, to-wit: Commencing at the NW corner of said SW 1/4 of NW 1/4 and run thence South 89 degrees 53 minutes East on North line of said SW 1/4 of NW 1/4 for 218.52 feet to Point of Beginning; Thence continue South 89 degrees 53 minutes East 225 feet, Thence South 0 degrees 35 minutes West 545.16 feet, thence South 71 degrees 27 minutes West 158.77 feet, thence North 0 degrees 35 minutes East 396.58 feet, thence South 53 degrees 50 minutes West 93.51 feet and thence North 0 degrees 35 minutes East 259.74 feet to point of beginning.

**Also, Less and Except:**

A part of the SW 1/4 of the NW 1/4 of Section Three (3), Township 7 North, Range 7 West, more particularly described as follows: Commencing at the NW corner of said SW 1/4 NW 1/4; Thence North 89 degrees 59 minutes 19 seconds East along the North line of said SW 1/4 NW 1/4, 174.50 feet for the point of beginning; Thence continuing North 89 degrees 59 minutes 19 seconds East along said North line 44.02 feet; Thence South 00 degrees 08 minutes 32 seconds West 176.59 feet; Thence North 13 degrees 51 minutes 42 seconds West 181.87 feet to the point of beginning.

**Tract V:**

A part of the SE 1/4 NE 1/4 of Section Four (4), Township Seven (7) North, Range Seven (7) West, more particularly described as follows: Commencing at the NE corner of said SE 1/4 NE 1/4, thence South 00 degrees 00 minutes 00 seconds East along the East line of said SE 1/4 NE 1/4, 326.37 feet for the point of beginning, thence North continuing South 00 degrees 00 minutes 00 seconds East along said East line 362.20 feet; thence North 89

degrees 53 minutes 00 seconds West 281.42 feet; Thence North 00 degrees 00 minutes 00 seconds West 183.07 feet; Thence North 90 degrees 00 minutes 00 seconds East 150.0 feet; Thence North 00 degrees 00 minutes 00 seconds West 172.01 feet; Thence North 87 degrees 08 minutes 43 seconds East 131.58 feet to the Point of Beginning, and subject to all existing Easements and right of ways.

**Tract VI:**

A part of the SW 1/4 of the NW 1/4 of Section Three (3), Township 7 North, Range 7 West, more particularly described as follows: Commencing at the NW corner of said SW 1/4 NW 1/4 Thence North 89 degrees 59 minutes 19 seconds East along the North line of said SW 1/4 NW 1/4 218.52 feet; Thence South 00 degrees 08 minutes 32 seconds West 176.59 feet for the Point of Beginning; Thence continuing South 00 degrees 08 minutes 32 seconds West 77.45 feet; Thence North 53 degrees 16 minutes 00 seconds East 20.33 feet; Thence North 13 degrees 51 minutes 42 seconds West 67.25 feet to the Point of Beginning.

**Tract VII:**

A part of the SE 1/4 NE 1/4 of Section 4, Township 7 North, Range 7 West, more particularly described as follows: Commencing at the NE Corner of said SE 1/4 NE 1/4, Thence West along the said Quarter Section Line 60.46 feet for the Point of Beginning, Thence South 12 degrees 01 minutes 00 seconds West 108.56 feet to an existing fence line; Thence North 02 degrees 26 minutes 09 seconds West along said fence line 106.28 feet to the said Quarter Section line; Thence East along said Quarter Section Line 27.13 feet to the Point of Beginning.

All of the above tracts being subject to all existing easements and right of ways for roads or other purposes.

**Street Address: 1300 Headlee Heights Drive, Searcy, AR 72143**

WHEREAS on October 29, 2021, Kenneth W Brooks Jr and Lacy Brooks, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for First Security Bank, which was recorded on **November 2, 2021, in Book MORT 2021, Page 36797 and Instrument Number L202117393**, in the real estate records of White County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. Bank National Association, 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 August 22, 2025.

TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR U.S. BANK NATIONAL ASSOCIATION

By: Renee Price  
Renec 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    )

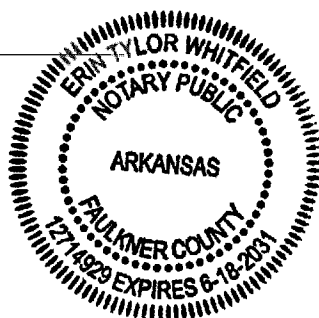
On this 22 day of August, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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, 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.

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

My Commission Expires:

6-18-2031

[PLG 23-013769-2]



*Erin Tylor Whitfield*  
Notary Public, State of Arkansas

CERTIFICATE OF RECORD  
STATE OF ARKANSAS, COUNTY OF WHITE  
I hereby certify that this instrument was  
Filed and Recorded in the Official Records  
in Doc Num L202510695  
08/22/2025 12:57:30 PM  
SARA BROWN-CARLTON  
WHITE COUNTY CIRCUIT CLERK  
By: \_\_\_\_\_