Reserved for recording purposes ONLY.

2025R-05976
09/15/2025 11:08 AM
JEFFERSON COUNTY AR
FLORA COOK-BISHOP, CIRCUIT CLERK
RECORDING FEE 25.00
NOTICE OF DEFAULT 140.00

THIS FORM PREPARED BY: Timothy D. Padgett, P.A. 415 North McKinley Ste 1177 Little Rock, AR 72205 (850) 422-2520

PLG 24-005507-10

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: DAVID ARMSTRONG

(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 November 19, 2025, at or about 12:00 PM, the subject real property described herein below will be sold at the main entrance of the Jefferson County Courthouse, 101 West Barraque Street, Pine Bluff, AR 71601 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 Jefferson County, Arkansas more particularly described as follows:

Lot Two (2) of Windsor Place Phase I, an Addition to the City of Pine Bluff, Jefferson County, Arkansas, same being located in the South Half (S 1/2) of the South Half (S 1/2) of the Northwest Quarter (NW 1/4) of the Southwest (SW 1/4) of Section 28, Township 6 South, Range 9 West of the 5th P.M.

Street Address: 2109 Wellington Drive, Pine Bluff, AR 71603

WHEREAS on December 15, 2020, David Armstrong a married person, joined by spouse, Norma Armstrong executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Village Capital & Investment, LLC, which was recorded on **December 29, 2020, in Book 1535, Page 243,** in the real estate records of Jefferson County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V, its successors and assigns, which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V and can be contacted at or in care of its servicer initiating foreclosure at: Nationstar Mortgage LLC, PO Box 619080, Dallas, TX 75261, at Telephone Number 214-756-2432; 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 September 2, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR RMTP TRUST, SERIES 2021 COTTAGE-TT-V

By:

Renée 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 12 day of September, 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 for RMTP Trust, Series 2021 Cottage-TT-V, 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

/2 day of September, 2025.

My Commission Expires:

6-18-2031

[PLG 24-005507-10]



Notary Public State of Arkansas