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purposes ONLY.

**L202506380**  
BAXTER CO. AR FEE \$40.00  
PRESENTED & RECORDED  
07/21/2025 11:30:47  
CANDA REESE  
CIRCUIT CLERK  
BY: GINA BUTTERFIELD  
DEPUTY  
MISC LAND DOCUMENT  
3 Pages

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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 24-012982-1

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: Kavan Rorie**  
(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 DECEMBER 12, 2024, AS INSTRUMENT NUMBER L202410489, IN THE OFFICE OF THE CIRCUIT CLERK OF BAXTER COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM FEBRUARY 21, 2025, AT OR ABOUT 2:30 PM **TO October 9, 2025, AT OR ABOUT 10:30 AM.** SAID SALE DATE HAD PREVIOUSLY BEEN AMENDED TO APRIL 29, 2025, AND AUGUST 01, 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 **October 9, 2025, at or about 10:30 AM**, the subject real property described herein below will be sold **at the main entrance of the Baxter County Courthouse, One East 7th, Mountain Home, AR 72653** 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 Baxter County, Arkansas more particularly described as follows:

**Lots 1504, 1505 and 1506 to the Town of Cotter, AR, as shown by the recorded plat thereof.**

**Street Address: 524 Harding Boulevard, Cotter, AR 72626**

WHEREAS on December 21, 2021, Kavan Rorie, single man executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Highlands Residential Mortgage, LTD which Mortgage was recorded on **January 10, 2022, in Instrument Number L202200410**, in the real estate records of Baxter County, Arkansas. Said Mortgage is now held by SERVIS ONE, INC. DBA BSI FINANCIALSERVICES and which is the party initiating foreclosure. The party initiating foreclosure is SERVIS ONE, INC. DBA BSI FINANCIALSERVICES and can be contacted at or in care of its servicer initiating foreclosure at: BSI Financial Services, Inc., 314 S Franklin St., Titusville, PA 16354, at Telephone Number 716-961-8319; 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 18, 2025.

TIMOTHY D. PADGETT, P.A.

ATTORNEYS-IN-FACT FOR SERVIS ONE, INC. DBA BSI FINANCIALSERVICES

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

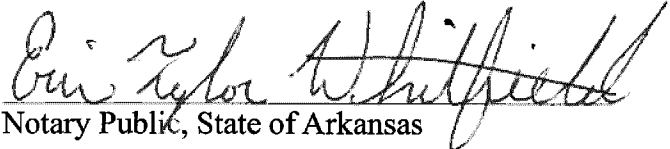
STATE OF ARKANSAS                    )  
                                                  ) ss.  
COUNTY OF PULASKI                )

On this 18 day of July, 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 SERVIS ONE, INC. DBA BSI FINANCIALSERVICES, 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 18 day of July, 2025.

My Commission Expires:

6-18-2031

  
Notary Public, State of Arkansas

