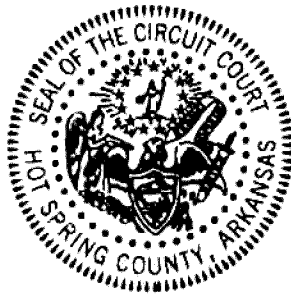


Reserved for recording
purposes ONLY.



VOL MISC: 295 PAGE: 255

I HEREBY CERTIFY THAT THIS INSTRUMENT
WAS FILED AND RECORDED ON 09/11/2025 08:09 AM
TERESA PILCHER, CIRCUIT CLERK
HOT SPRING COUNTY
SHAUNA WALTON
2025-003928

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 24-013616-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: BARBARA ANN DUNLAP
(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 10:00 AM**, the subject real property described herein below will be sold **at the main entrance to the Hot Spring County Courthouse, 210 Locust Street, Malvern, AR 72104** 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 Hot Spring County, Arkansas more particularly described as follows:

**Lots Eleven (11), Twelve (12), Thirteen (13), and Fourteen (14),
Block 4 James Airsman Addition to the City of Malvern,
Arkansas.**

Street Address: 420 Happy Street, Malvern, AR 72104

WHEREAS on September 14, 2016, Barbara Ann Dunlap, unmarried executed a Mortgage in favor of Ditech Financial LLC, a Delaware limited liability company, qualified to do business in the State of Arkansas, which was recorded on **October 11, 2016, in Book MTG 446, Page 681**, in the real estate records of Hot Spring County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. Bank, N.A., as Trustee, successor in interest to Wachovia Bank, National Association, as trustee for Mid-State Capital Corporation 2005-1 Trust, which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank, N.A., as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee, for Mid-State Capital Corporation 2005-1 Trust 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 September 10, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK, N.A., AS TRUSTEE, SUCCESSOR IN INTEREST TO WACHOVIA BANK, NATIONAL ASSOCIATION, AS TRUSTEE, FOR MID-STATE CAPITAL CORPORATION 2005-1 TRUST

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)

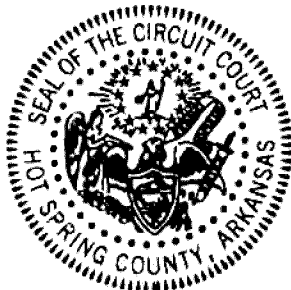
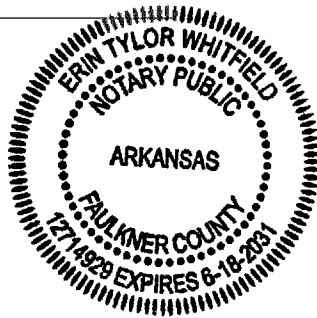
On this 10 day of September, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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, N.A., as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee, for Mid-State Capital Corporation 2005-1 Trust, 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
10 **day of September, 2025.**

My Commission Expires:

6-18-2031

[PLG 24-013616-1]



Erin Tylor Whitfield

Notary Public, State of Arkansas

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