
THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-005478-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: John V Wilhite, Patricia L Wilhite,
(or as otherwise noted by the recorder)

AMENDED TRUSTEE'S NOTICE OF DEFAULT AND INTENTION TO SELL

THE "TRUSTEE'S NOTICE OF DEFAULT AND INTENTION TO SELL" RECORDED April 30, 2025, IN BOOK 4749, PAGE 678, IN THE OFFICE OF THE CIRCUIT CLERK OF GARLAND COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM July 9, 2025, AT OR ABOUT 12:00 PM TO **November 26, 2025, AT OR ABOUT 12:00 PM**. SAID SALE DATE HAD PREVIOUSLY BEEN AMENDED TO September 17, 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 **November 26, 2025, at or about 12:00 PM**, the subject real property described herein below will be sold **at the main entrance to the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901** 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 Deed of Trust is located in Garland County, Arkansas more particularly described as follows:

Lots 32 and 33 of Pine Park Subdivision Addition #3 according to the plat thereof recorded in Book 4 at Page 73 of the plat records of Garland County, Arkansas.

Street Address: 401 West Pine, Hot Springs, AR 71913

WHEREAS on July 22, 1997, John V. Wilhite and Patricia L. Wilhite executed a Deed of Trust for the benefit of Horizon Bank which Deed of Trust was recorded on **July 28, 1997 in Book 1741, Page 875**, in the real estate records of Garland County, Arkansas. 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

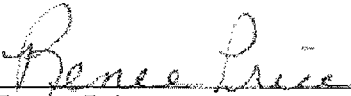
WHEREAS, the undersigned is acting on and with the consent and authority of the beneficiary as substitute Trustee in the place of the original Trustee or any other substituted trustee, upon the contingency and in the manner authorized by said beneficiary; and default has occurred in the payment of said 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 3, 2025.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE 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)

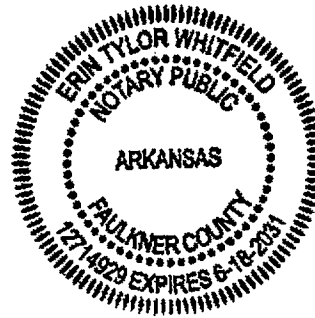
On this 3 day of September, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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, 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 3 day of September, 2025.

My Commission Expires:

6-18-2031

Erin Tylor Whitfield
Notary Public, State of Arkansas



Trans: 398894

Total Fees: \$40.00

Garland County, AR

I certify this instrument was Electronically filed
on 09/04/2025 4:11PM

in DEED Book 4792 Pages 0780 - 0783

Kristie Womble-Hughes - Circuit Clerk