

Reserved for recording
purposes ONLY.

RB 2025-3063

VAN BUREN CO. AR FEE \$165.00

PRESENTED & RECORDED

08/07/2025 09:38:02

DEBBIE GRAY
CIRCUIT CLERK

BY: LORI JONES

DEPUTY CLERK

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

PLG 25-010020-1

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: CRYSTAL BRAMLETT

(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 10, 2025, at or about 10:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Van Buren County Courthouse, 273 Main Street, Clinton, AR 72031** 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 Van Buren County, Arkansas more particularly described as follows:

Lot 36, Choctaw Subdivision, Plat Book 1, page 39-A, Van Buren County, Arkansas.

Street Address: 112 Cedar Crest Drive, Clinton, AR 72031

WHEREAS on October 28, 2021, Crystal Bramlett and Cody Bramlett, wife and husband executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Academy Mortgage Corporation, which was recorded on **November 9, 2021, as Instrument Number RB-2021-5852**, in the real estate records of Van Buren County, Arkansas. The party initiating foreclosure is Alabama Housing Finance Authority and can be contacted at or in care of its servicer initiating foreclosure at: P.O. Box 242828, Montgomery, AL 36124-2928; 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 7, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR ALABAMA HOUSING FINANCE AUTHORITY

By: Renee Price

Renee Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

Eric Taylor Whitfield
Notary Public, State of Arkansas