

---

**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
**415 North McKinley**  
**Ste 1177**  
**Little Rock, AR 72205**  
**(850) 422-2520**  
**PLG 25-010347-1**

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: LYNN D. CHAMBERS**  
(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 30, 2025, at or about 10:00 AM**, 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 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 Garland County, Arkansas more particularly described as follows:

**The following lands lying in Garland County, Arkansas, to wit:  
A part of the NE 1/4 SW 1/4 and Part of the SE 1/4 SW 1/4 of  
Section 6, Township 2 South, Range 18 West, described as  
follows: Commence at the Northwest Corner of the said SE 1/4  
SW 1/4; Thence South 43 degrees 30 minutes East a distance of  
474 feet to the Northerly side of Highway No. 70; Thence North  
58 degrees 30 minutes East and along the said Northerly side of  
Highway No. 70 a distance of 480 feet to the Place of Beginning;  
Thence North 53 degrees 30 minutes West a distance of 400 feet;  
Thence South 39 degrees 30 minutes West a distance of 100 feet;**

Thence South 49 degrees 52 minutes East a distance of 360.5 feet to the Northerly Side of Highway No. 70; Thence North 58 degrees 30 minutes East 110 feet to the Place of Beginning, in Garland County, Arkansas. (According to Survey by Ott Livingston, County Surveyor, dated September 16, 1962.) Less and Except: Part of the Southeast Quarter of the Southwest Quarter of Section 6, Township 2 South, Range 18 West, Garland County, Arkansas, more particularly described as follows: Commencing at a point being used as the Southwest Sixteenth Corner of Section 6, Township 2 South, Range 18 West; Thence South 89 degrees 31 minutes 58 seconds East along the North line of the Southeast Quarter of the Southwest Quarter of Section 6 a distance of 873.68 feet to a point on the Northwesternly right of way line of Arkansas State Highway 5 as established by Garland County Rid; Thence South 60 degrees 13 minutes 16 seconds West along said right of way line a distance of 184.54 feet to the point of beginning; Thence continue South 60 degrees 13 minutes 16 seconds West along said right of way line a distance of 110.00 feet to a point on the Easterly right of way line of Greenfield PL Road claimed and maintained by Garland County; Thence North 50 degrees 13 minutes 01 seconds West a distance of 138.27 feet to a point on the Northwesternly Right of Way line of Arkansas State Highway 5 as established by Ardot Job 061439; Thence South 53 degrees 09 minutes 04 seconds East along said right of way line a distance of 119.78 feet to a point; thence North 55 degrees 23 minutes 42 seconds East along said right of way line a distance of 100.52 feet to a point; Thence South 50 degrees 28 minutes 02 seconds East a distance of 30.01 feet to the Point of Beginning and containing 0.07 acres more or less as shown on plans prepared by Ardot and referenced as job 06143. This being the same property conveyed to Lynn D. Chambers and Mary M. Chambers, husband and wife, as tenants by the entirety, dated 08/23/1976 and recorded on 08/25/1976 in Book 814, Page 141, in the Garland County recorders Office Parcel No. 100-01332-00

**Street Address: 5001 Park Avenue, Hot Springs, AR 71901**

WHEREAS on June 15, 2023, Lynn D. Chambers, unmarried man executed a Mortgage in favor of Regions Bank, which was recorded on **June 28, 2023, in Book 4564, Page 0259**, in the real estate records of Garland County, Arkansas. The party initiating foreclosure is Regions Bank and can be contacted at or in care of its servicer initiating foreclosure at: Regions Bank dba Regions Mortgage, 1900 Fifth Avenue North, Birmingham, AL 35203, at Telephone Number 1-800-748-9498; 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 20, 2025.

TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR REGIONS BANK

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 20 day of August, 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 Regions Bank, 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.

20 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of August, 2025.

My Commission Expires:

6-18-2031

*Erin Tylor Whitfield*  
 Notary Public, State of Arkansas

[PLG 25-010347-1]



Trans: 397790

Total Fees: \$170.00

Garland County, AR

I certify this instrument was Electronically filed  
on 08/21/2025 8:13AM

in DEED Book 4787 Pages 0670 - 0674

Kristie Womble-Hughes - Circuit Clerk