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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 25-011803-1**

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: THOMAS ALAN SWINEHAMER**  
(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 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 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:

**Lot Four Block Five, Rolling Hills Subdivision Number 1,**  
**according to Bill of Assurance recorded in Book 538 at page 92**  
**of the Deed and Mortgage Records and Plat Records in Book 1**  
**Page 57 of the Plat Records, all of Garland Conty, Arkansas.**

**Street Address: 109 Hallmark Street, Hot Springs, AR 71913**

WHEREAS on July 28, 2014, Thomas Swinehamer, Husband and Sheila Kay Swinehamer, Wife executed a Mortgage in favor of Regions Bank d/b/a Regions Mortgage, which was recorded on **August 4, 2014 in Book 3575, Page 549**, in the real estate records of Garland County, Arkansas. The party initiating foreclosure is Regions Bank DBA Regions Mortgage 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 September 17, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR REGIONS BANK DBA REGIONS MORTGAGE

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    )

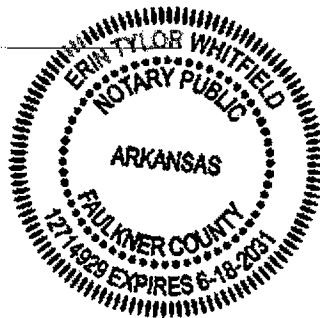
On this 17 day of September, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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 Regions Bank DBA Regions Mortgage, 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.

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

My Commission Expires:

6-18-2031

[PLG 25-011803-1]



*Erin Tylor Whitfield*  
 Notary Public, State of Arkansas

Trans: 399666

Total Fees: \$165.00

Garland County, AR

I certify this instrument was Electronically filed  
on 09/17/2025 4:26PM

in DEED Book 4796 Pages 0991 - 0994

Kristie Womble-Hughes - Circuit Clerk