

Reserved for recording
purposes ONLY.

L202512705
WHITE CO. AR FEE \$180.00
PRESENTED & RECORDED
10/06/2025 13:25:56
SARA BROWN-CARLTON
CIRCUIT CLERK
BY: MCKENNY SHAFER
DEPUTY
BK: MISC 2025
PG: 10587 - 10589

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-012197-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: CODY DEWAYNE FERRY,
(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 **December 11, 2025, at or about 12:00 PM**, the subject real property described herein below will be sold **at the Main Entrance to the White County Courthouse, 300 North Spruce Street, Searcy, AR 72143** 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 White County, Arkansas more particularly described as follows:

Tract 1: A part of the Southeast Quarter of the Southeast Quarter (PT SE 1/4 SE 1/4) of Section 19, Township 8 North, Range 7 West, more particularly described as follows, to wit: BEGINNING at the Southwest corner of the said SE 1/4 SE 1/4 and run thence East 126 feet; thence North 346 feet; thence West 126 feet; thence South 346 feet to the point of beginning.
Tract 2: The South 500.00 feet of the East 174.24 feet of the Southwest Quarter of the Southeast Quarter (SW 1/4 SE 1/4) of Section 19, Township 8 North, Range 7 West.

Street Address: 264 Smith Road, Searcy, AR 72143

WHEREAS on April 12, 2016, Cody Dewayne Ferry and Heather Ferry, Husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Simmons Bank, which was recorded on **April 13, 2016 in Book MTG 2016, Page 06735, and modified in Book MISC 2022, Page 6622 and Instrument Number L202209832** in the real estate records of White County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. Bank National Association, which is the party initiating foreclosure. 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, 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 October 6, 2025.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR U.S. BANK NATIONAL ASSOCIATION

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)

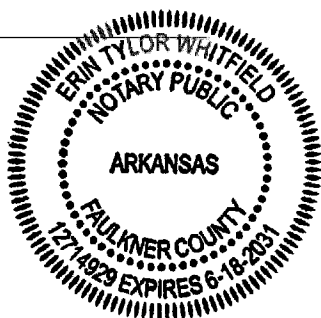
On this 6 day of October, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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.

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

My Commission Expires:

6-18-2031

[PLG 25-012197-1]



Erin Tylor Whitfield
 Notary Public, State of Arkansas

CERTIFICATE OF RECORD
 STATE OF ARKANSAS, COUNTY OF WHITE
 I hereby certify that this instrument was
 Filed and Recorded in the Official Records
 in Doc Num L202512705
 10/06/2025 01:25:56 PM
 SARA BROWN-CARLTON
 WHITE COUNTY CIRCUIT CLERK
 By: _____