

Reserved for recording
purposes ONLY.

L202513419
WHITE CO. AR FEE \$165.00
PRESENTED & RECORDED
10/21/2025 08:27:39
SARA BROWN-CARLTON
CIRCUIT CLERK
BY: MCKENNY SHAFER
DEPUTY
BK: MISC 2025
PG: 11147 - 11149

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-012202-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: KEITH STACKHOUSE
(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 30, 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:

Part of the Northwest Quarter of the Northeast Quarter of Section 21, Township 5 North, Range 8 West, White County, Arkansas, being more particularly described as follows: Commencing at the Northwest corner of the said NW1/4 NE 1/4; Thence East 331.10 feet to the point of beginning: Thence East 331.10 feet, Thence S 0 degrees 38 minutes 52 seconds E, 394.71 feet; Thence West, 331.10 feet; Thence N 0 degrees 38 minutes 51 seconds W, 394.71 feet to the point of beginning. Together with that certain 2002 Chandeleur Homes Inc. 72x28

Street Address: 164 Mitchell Lane, Beebe, AR 72012

WHEREAS on September 23, 2021, Keith Stackhouse, a married man, and Carrie Stackhouse executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for FirstTrust Home Loans, Inc., which was recorded on **October 19, 2021 in Book MORT 2021, Page 35027 and Instrument Number L202116474**, in the real estate records of White County, Arkansas. The party initiating foreclosure is SERVBANK, N.A. and can be contacted at or in care of its servicer initiating foreclosure at: 3138 E. Elwood St. Phoenix, AZ 85034; 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 20, 2025.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR SERVBANK, N.A.

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 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 SERVBANK, N.A., 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.

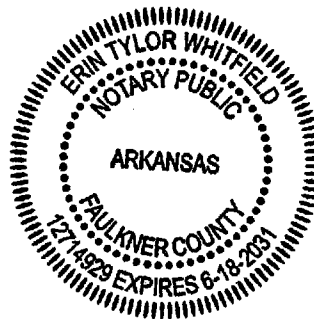
20 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of October, 2025.

Erin Tylor Whitfield
 Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 25-012202-1]



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 L202513419
 10/21/2025 08:27:39 AM
 SARA BROWN-CARLTON
 WHITE COUNTY CIRCUIT CLERK
 By: _____