

Reserved for recording
purposes ONLY.

2025057743
PULASKI CO. AR FEE \$25.00
PRESENTED
10/20/2025 1:23:30 PM
RECORDED
10/21/2025 10:02:52 AM
TERRI HOLLINGSWORTH
Circuit / County Clerk
BY: NICOLE TUCKER
DEPUTY RECORDER

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-013160-1



Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: JOHN T. ROWE
(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 **January 5, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Pulaski County Courthouse, 401 West Markham, Little Rock, AR 72201** 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 Pulaski County, Arkansas more particularly described as follows:

Part of the SE1/4 of the NW1/4 of Section 8, Township 4 North, Range 11 West, Pulaski County, Arkansas, being more particularly described as follows: Commence at the Southwest corner of the said SE1/4 of the NW1/4; thence East along the South line thereof 990.00 feet; thence North 00 degree 37 minutes 00 seconds East 396.00 feet to the point of beginning; thence continuing North 00 degree 37 minutes 00 seconds East 264.00 feet; thence East 330.00 feet; thence South 00 degree 37 minutes 00 seconds West 264.00 feet; thence West 330.00 feet to the point of beginning. Less and Except that portion of subject

**property lying within the right of way of road running North
and South near the East line of herein described property.**

Street Address: 8900 Dennette Road, Jacksonville, AR 72076

WHEREAS on July 21, 2004, John T. Rowe, a single person executed a Mortgage in favor of Wells Fargo Bank, N.A., which was recorded on **August 3, 2004, as Instrument Number 2004064289**, in the real estate records of Pulaski County, Arkansas. The party initiating foreclosure is Federal Home Loan Mortgage Corporation, as Trustee for Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-1 and can be contacted at or in care of its servicer initiating foreclosure at: 75 Beattie Place, Suite 300, Greenville, SC 29601; 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 20th, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR FEDERAL HOME LOAN MORTGAGE CORPORATION, AS
TRUSTEE FOR FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION
TRUST, SERIES 2021-1

By: _____



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)

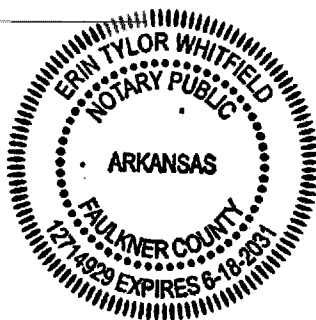
On this 20 day of October, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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 Federal Home Loan Mortgage Corporation, as Trustee for Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-1, 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.

My Commission Expires:

6-18-2031

[PLG 25-013160-1]



Erin Tylor Whitfield
Notary Public, State of Arkansas