

Reserved for recording
purposes ONLY.

L202513049
WHITE CO. AR FEE \$165.00
PRESENTED & RECORDED
10/14/2025 12:02:15
SARA BROWN-CARLTON
CIRCUIT CLERK
BY: BRIDGITTE BENNETT
DEPUTY
BK: MISC 2025
PG: 10926 - 10928

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-013356-1

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: ANDREA STEPHANIE MANNO, JENETTE S MANNO, PETER MANNO
(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:

Lot Two (2) of the Rosewood Acres Subdivision to White County, Arkansas being a part of the S 1/2 SE 1/4 of Section 19 and part of N 1/2 NE 1/4 of Section 30, Township 6 North, Range 8 West

Street Address: 2294 Highway 31 North, Beebe, AR 72012

WHEREAS on September 29, 2017, Andrea Stephanie Manno and Peter Manno and Jenette S Manno, a married couple, as joint tenants with rights of survivorship executed a Mortgage in favor of Regions Bank d/b/a Regions Mortgage, which was recorded on **October 3, 2017 in Book MTG2017, Page 19207**, in the real estate records of White 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 October 13, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR REGIONS BANK DBA REGIONS MORTGAGE

By:



Renee Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

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 L202513049
 10/14/2025 12:02:15 PM
 SARA BROWN-CARLTON
 WHITE COUNTY CIRCUIT CLERK
 By: _____

STATE OF ARKANSAS)
) ss.
 COUNTY OF PULASKI)

On this 13 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 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.

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

My Commission Expires:

6-18-2031

Erin Tylor Whitfield
 Notary Public, State of Arkansas

[PLG 25-013356-1]

