
THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-013545-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: ANGELA SPENCER, BELISSA SPENCER
(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 7, 2026, at or about 09:00 AM**, 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 7 and a Part of Lot 8, Block 6 of North Highland Subdivision, according to the Bill of Assurance and Plat in Book 60 at Pages 672-673 of the Deed and Mortgage Records of Garland County, Arkansas, said Part of Lot 8 being more particularly described as follows: Beginning at the Southeast corner of said Lot 8 and run thence in a Northwesterly direction along the North side Elizabeth Street a distance of 6 feet; thence in a Northeasterly direction to a point on the dividing line between Lots 8 and 7 which point is 30 feet North of the Place of Beginning; thence South along the East line of said Lot 8, 30 feet to the Place of Beginning.

Street Address: 216 Elizabeth Terrace, Hot Springs, AR 71901

WHEREAS on May 11, 2022, Angela Spencer and spouse, Belissa Spencer executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Fairway Independent Mortgage Corporation, which was recorded on **May 13, 2022 in Book 4444, Page 0536, and modified in Book 4554, Page 0894** in the real estate records of Garland County, Arkansas. The beneficial interest of said Mortgage has been assigned to US Bank Trust National Association as Trustee for LB-Treehouse Series VI Trust, which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank Trust National Association, as Trustee for LB-Treehouse Series VI Trust and can be contacted at or in care of its servicer initiating foreclosure at: SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, at Telephone Number (800) 603-0836; 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 24, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST NATIONAL ASSOCIATION, AS
TRUSTEE FOR LB-TREEHOUSE SERIES VI TRUST

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)

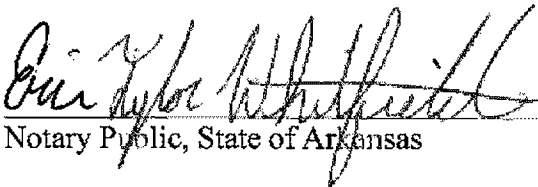
Book 4809 Page 0756

On this 24 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 Trust National Association, as Trustee for LB-Treehouse Series VI Trust, 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.

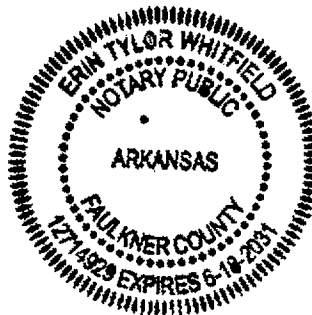
24 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of October, 2025.

My Commission Expires:

6-18-2031


Notary Public, State of Arkansas

[PLG 25-013545-1]



Trans: 401931

Total Fees: \$180.00

Garland County, AR

I certify this instrument was Electronically filed
on 10/27/2025 8:55AM

in DEED Book 4809 Pages 0754 - 0757

Kristie Womble-Hughes - Circuit Clerk