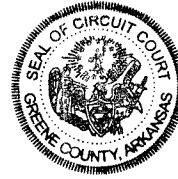


Reserved for recording
purposes ONLY.



2025008553
GREENE CO. AR FEE \$165.00
PRESENTED & RECORDED
12/19/2025 11:48:39
LESA GRAMLING
CIRCUIT CLERK
BY: VALERIE SMITH
DEPUTY CLERK

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 23-011783-2

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: ELMER LAGOS, RENEE DOUGLAS LAGOS
(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 **February 20, 2026, at or about 09:30 AM**, the subject real property described herein below will be sold **at the main entrance to the Greene County Courthouse, 320 West Court Street, Paragould, AR 72450** 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 Greene County, Arkansas more particularly described as follows:

**70 feet of equal width off, from and across the West side of Lots
1, 2 and 3 in Block "A", of Howell's Addition to the City of
Paragould, Arkansas.**

Street Address: 1509 South 8th Street, Paragould, AR 72450

WHEREAS on August 19, 2021, Renee` Douglas Lagos and Elmer Lagos, wife and husband executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Highlands Residential Mortgage, LTD, which was recorded on **August 20, 2021 as Instrument Number 2021006604** , in the real estate records of Greene County, Arkansas. The party initiating foreclosure is SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES and can be contacted at or in care of its servicer initiating foreclosure at: BSI Financial Services, Inc. , 314 S Franklin St., Titusville, PA 16354, at Telephone Number 716-961-8319; 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.

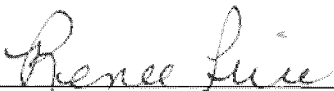
The undersigned is an active, licensed member of the Bar of the Supreme Court of the State of Arkansas, and the law firm of the undersigned maintains an office at 415 North McKinley, Ste 1177, Little Rock, AR 72205 that is located within the State of Arkansas, is accessible to the public during regular 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 December 19, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES

By:



Renee Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

COUNTY OF PULASKI)