

Reserved for recording  
purposes ONLY.

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**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
**415 North McKinley**  
**Ste 1177**  
**Little Rock, AR 72205**  
**(850) 422-2520**  
**PLG 25-002974-6**

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: ETHEL JEAN MCDONALD**  
(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 **March 13, 2026, at or about 01:00 PM**, the subject real property described herein below will be sold **at the main entrance of the Arkansas County Courthouse - Northern District, 302 South College Street, Stuttgart, AR 72160** 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 Arkansas (Stuttgart - Northern District) County, Arkansas more particularly described as follows:

**Lot Two (2) Block One (1) North Hills Subdivision, City of  
Stuttgart, N.D. Arkansas County, Arkansas.**

**Street Address: 203 West Madison Street, Stuttgart, AR 72160**

WHEREAS on September 21, 2006, Ethel Jean McDonald and Charles Edward McDonald, wife and husband executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for GMFS, LLC, which was recorded on **October 17, 2006 in Book 2006, Page 9151**, in the real estate records of Arkansas (Stuttgart - Northern District) County, Arkansas. The beneficial interest of said Mortgage has been assigned to Further Opportunity, LLC, which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank Trust National Association, as Trustee of Cabana Series V 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 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 24, 2025.

TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST NATIONAL ASSOCIATION, AS  
TRUSTEE OF CABANA SERIES V TRUST

By: Renee Price  
Renee Price  
Timothy D. Padgett, P.A.  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520

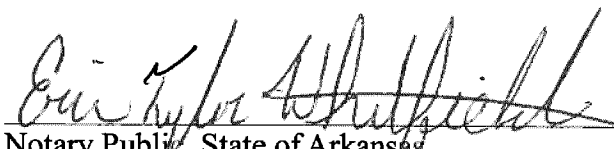
STATE OF ARKANSAS     )  
  ) ss.  
COUNTY OF PULASKI    )

On this 24 day of December, 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 of Cabana Series V 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.

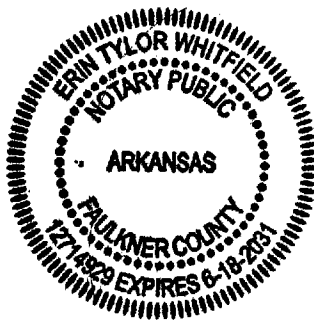
24 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of December, 2025.

My Commission Expires:

6-18-2031

  
Notary Public, State of Arkansas

[PLG 25-002974-6]





CERTIFICATE OF RECORD  
ARKANSAS COUNTY, ARKANSAS  
I hereby certify that this instrument was  
filed and recorded in the official records  
in book 2025 at page 7162  
12/29/2025 2:43 PM  
Sarah Merchant, Circuit Clerk & Recorder