

Reserved for recording  
purposes ONLY.

---

**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520  
PLG 25-009183-2

**Grantor: TIMOTHY D. PADGETT, P.A.**

**Grantee: BRITT HEIEN**

(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 Twelve (12), Block Three (3), of McCracken's Subdivision,  
an addition to the City of Stuttgart, Arkansas.**

**A rectangular tract contiguous to and North of said Lot 12,  
described as: Begin at the Northeast Corner of said Lot 12;  
Thence North 40 feet with the West boundary of Fairway  
Street; Thence West 180 feet Parallel with the North Boundary  
of said Lot 12; Thence South 40 feet and parallel with the West  
boundary of Fairway Street; Thence East 180 feet with the  
North Boundary of said Lot 12, to the point of beginning.**

**Street Address: 2004 Fairway Street, Stuttgart, AR 72160**

WHEREAS on April 25, 2007, Britt Heien, an unmarried man executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., solely as nominee for Countrywide Home Loans, Inc., its successors and assigns, which was recorded on **April 27, 2007 in Book 2007, Page 3661**, in the real estate records of Arkansas (Stuttgart - Northern District) County, Arkansas. The party initiating foreclosure is Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust IX-A and can be contacted at or in care of its servicer initiating foreclosure at: AMIP Management, P.O. Box 2741, Seal Beach, CA 90740, at Telephone Number 562-735-6555; 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.

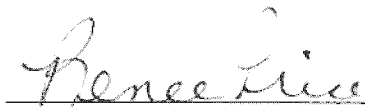
WITNESS my hand this January 5, 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR WILMINGTON SAVINGS FUND SOCIETY, FSB, AS OWNER  
TRUSTEE OF THE RESIDENTIAL CREDIT OPPORTUNITIES TRUST

IX-A

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 5 day of January, 2026, 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 Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust IX-A, 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.

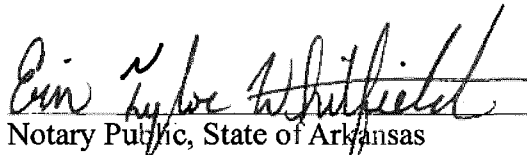
5 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of January, 2026.

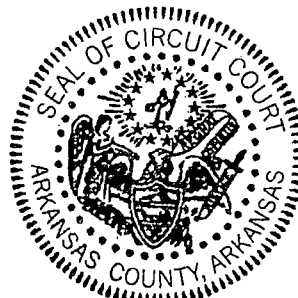
My Commission Expires:

6-18-2031

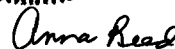
[PLG 25-009183-2]



  
Notary Public, State of Arkansas



CERTIFICATE OF RECORD  
ARKANSAS COUNTY, ARKANSAS  
I hereby certify that this instrument was  
filed and recorded in the official records  
in book 2026 at page 0075  
01/07/2026 8:22 AM  
Sarah Merchant, Circuit Clerk & Recorder

  
CDC