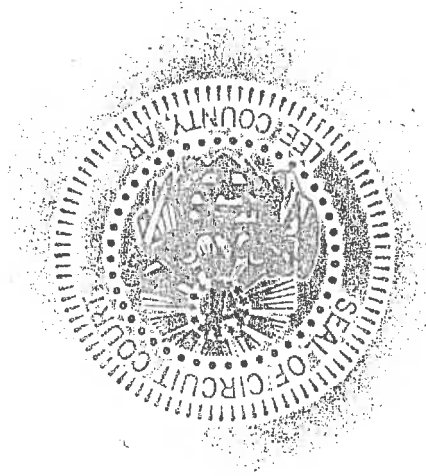


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purposes ONLY.



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2025-0849

NOTICE

11/05/2025 10:05 AM
FILED AND RECORDED IN THE
OFFICIAL RECORDS OF
LEE COUNTY CIRCUIT CLERK
MILLIE A. HILL

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

PLG 25-012494-1

39CV-25-134

FILED
AT 0'CLOCK M

10 A

NOV 05 2025

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

Grantee: **KELLIE GRIFFITH**

(or as otherwise noted by the recorder)

MILLIE HILL
LEE COUNTY CIRCUIT CLERK
MARIANNA, ARKANSAS

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 12, 2026, at or about 11:00 AM**, the subject real property described herein below will be sold **at the main entrance to the Lee County Courthouse, 15 East Chestnut, Marianna, AR 72360** 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 Lee County, Arkansas more particularly described as follows:

A PART OF LOTS 4 AND "E" IN BLOCK 1 OF THE RODGER'S PLAT TO THE CITY OF MARIANNA, ARKANSAS, AS RECORDED IN THE RECORDS OF LEE COUNTY, ARKANSAS IN CITY PLAT BOOK 2, PAGE 2, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE NORTH SIDE OF CHERRY STREET, 50 FEET NORTH OF THE NORTHEAST CORNER OF LOT 5, BLOCK "Q", PHARR'S SURVEY, SAID LOT BEING THE SAME LOT SOLD BY H.P. RODGER'S TO T.J. HORN BY DEED OF RECORD IN BOOK L, PAGE 357,

THENCE RUN WEST IN THE NORTH LINE OF CHERRY STREET, (208.5 FEET-REC.), 205.9 FEET PLAT AND MEAS.; THENCE NORTH (104.5 FEET-REC), 104.25 FEET MEAS.; THENCE EAST (208.5 FEET RECORD), 205.9 FEET REC. AND MEAS; THENCE SOUTH 104.5 FEET MEAS. AND REC. TO THE POINT OF BEGINNING, AND ALSO: PART OF LOT 4, BLOCK 1, RODGER'S PLAT OF THE CITY OF MARIANNA, ARKANSAS, ACCORDING TO RHODES MAP OF SAID CITY NOW OF RECORD IN THE OFFICE OF THE CIRCUIT CLERK AND RECORDER OF SAID COUNTY, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF LOT "E", BLOCK 1, RODGER'S PLAT OF MARIANNA, ARKANSAS (FORMERLY KNOWN AS THE D.H. FRITZ LOT), RUN THENCE NORTH (102.5 FEET-REC.) 102.75 FEET-MEAS TO A POINT IN THE SOUTH LINE OF LOT CONVEYED BY THOS. L. TURPIN TO ELLA JOHNSON BY A DEED DATED MARCH 12, 1900 RECORDED IN BOOK 28, PAGE 581, OF THE LEE COUNTY RECORDS, FROM THENCE RUN EAST IN THE SOUTH LINE OF SAID JOHNSON LOT 205.9 FEET-MEAS. AND REC. TO A POINT IN THE WEST LINE OF MULBERRY STREET, THE SAME BEING THE EAST LINE OF LOT "F", RODGER'S PLAT OF THE CITY OF MARIANNA AS THE SAID PLAT APPEARS OF RECORD IN BOOK 34, PAGE 344, OF THE LEE COUNTY RECORDS, THENCE SOUTH, IN THE WEST LINE OF MULBERRY STREET 102.5 FEET-REC. & MEAS. TO THE NORTHEAST CORNER OF SAID LOT "E", THENCE WEST IN THE NORTH LINE OF SAID LOT "E" 205.9 FEET-REC. AND MEAS. TO THE POINT OF BEGINNING. CALLS TAKEN FROM BOOK 141, PAGE 406 AND BOOK 168, PAGE 270.

Street Address: 50 Cherry Street, Marianna, AR 72360

WHEREAS on June 12, 2003, Kellie Griffith and David Griffith executed a Mortgage in favor of First National Bank of Eastern Arkansas, which was recorded on **June 18, 2003 as Instrument Number 200300838**, in the real estate records of Lee County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. Bank Trust National Association, not in its Individual Capacity but Solely as Owner Trustee for RCAF Acquisition Trust, which is the party initiating foreclosure. The party initiating foreclosure is U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST and can be contacted at or in care of its servicer initiating foreclosure at: Selene Finance LP 3501 Olympus Boulevard 5th Floor, Suite 500 Dallas, TX 75019 at Telephone Number (877) 768-3759; 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 29, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION 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 29 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, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION 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.

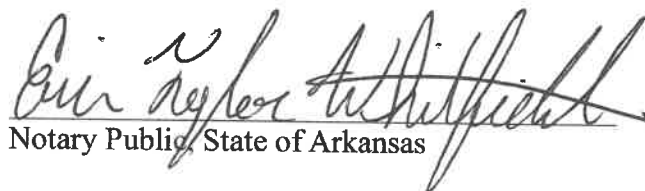
29 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of October, 2025.

My Commission Expires:

6-18-2031

[PLG 25-012494-1]




Notary Public, State of Arkansas