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Doc Num 2025010304

\$165.00

11/10/2025 15:13:21

Filed & Recorded in the Official Records of
SHARON R. JOINT BAKER, CIRCUIT CLERK
BY: CHERILYN MALONE

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

PLG 25-014817-1

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: JEREMY LEVI WILLIAMS,
(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 20, 2026, at or about 01:30 PM**, the subject real property described herein below will be sold **at the Main Entrance of the Crawford County Courthouse, 300 Main Street, Van Buren, AR 72956** 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 Crawford County, Arkansas more particularly described as follows:

Lot 44, Northwoods Subdivision, an Addition to the City of Alma, Crawford County, Arkansas according to the Plat filed of record January 4, 1973 and Replat of Northwoods Subdivision filed of record June 5, 1973.

Street Address: 1325 Northwoods Drive, Alma, AR 72921

WHEREAS on May 5, 2023, Jeremy Levi Williams and Renae Williams, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Highlands Residential Mortgage, LTD., which was recorded on **May 5, 2023 as Instrument Number 2023003825**, in the real estate records of Crawford County, Arkansas. The party initiating foreclosure is Alabama Housing Finance Authority and can be contacted at or in care of its servicer initiating foreclosure at: P.O. Box 242828, Montgomery, AL 36124-2928; 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 November 7, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR ALABAMA HOUSING FINANCE AUTHORITY

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)

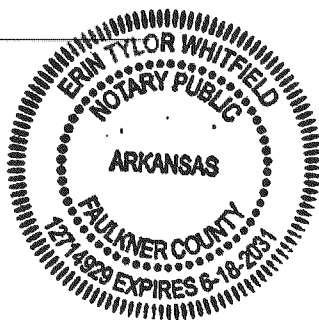
On this 7 day of November, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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 Alabama Housing Finance Authority, 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.

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

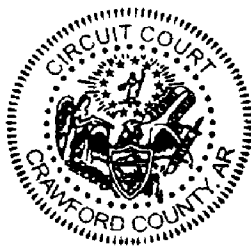
My Commission Expires:

 6-18-2031

[PLG 25-014817-1]



Erin Tylor Whitfield
Notary Public, State of Arkansas



CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF CRAWFORD
I hereby certify that this instrument was
Filed and Recorded in the Official Records
Doc Num 2025010304
11/10/2025 03:13:21 PM
SHARON BLOUNT BAKER
CRAWFORD COUNTY CIRCUIT CLERK
BY: CHERILYN MALONE