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2025-05572
CRITTENDEN COUNTY, ARKANSAS
FILED FOR RECORD
12/08/2025 08:06 AM
TERRY HAWKINS, CIRCUIT CLERK
BY: CHARLENE ZACHARY
PAGE #: 3
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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 25-015104-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: TRISTIAN W. ESTES
(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 9, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Crittenden County Courthouse, 100 Court Street, Marion, AR 72364** 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 Crittenden County, Arkansas more particularly described as follows:

**Lot 4, Block 1, Avondale Gardens Subdivision Second Addition
in the City of West Memphis, Arkansas, as shown by plat of
record in Plat Book 2, Page 109, records of Crittenden County,
Arkansas.**

Street Address: 707 Balfour Road, West Memphis, AR 72301

WHEREAS on April 13, 2023, Tristian W. Estes, unmarried man executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Eagle Bank & Trust Company, which was recorded on **April 14, 2023, as Instrument Number 2023-01453**, in the real estate records of Crittenden County, Arkansas. The beneficial interest of said Mortgage has been assigned to Alabama Housing Finance Authority, which is the party initiating foreclosure. 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 December 4, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR ALABAMA HOUSING FINANCE AUTHORITY

By:



Renee Price

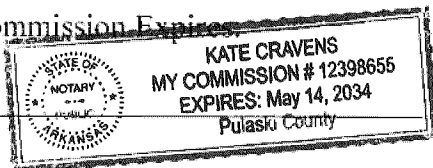
Timothy D. Padgett, P.A.
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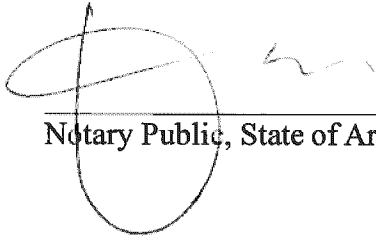
STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 4th day of December, 2025, before me, Kate Cravens,
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.

4th IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this
day of December, 2025.

My Commission Expires





Notary Public, State of Arkansas

[PLG 25-015104-1]