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2025-007863  
LESLIE MASON, CIRCUIT CLERK  
STATE OF ARKANSAS  
COUNTY OF MISSISSIPPI  
DISTRICT: OSCEOLA  
FILED FOR RECORD:  
12/03/2025 12:13 PM  
BY: TINA100 D.C.

**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520  
PLG 25-015694-1

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: BONNIE SUE JOHNSON**  
(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 6, 2026, at or about 09:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Mississippi County Courthouse, 200 West Hale, Osceola, AR 72370** 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 Mississippi (Osceola District) County, Arkansas more particularly described as follows:

**TRACT 1: A PART OF LOT ONE (1), AND ALLEY, AND THE EAST PART OF LOT THREE (3), BLOCK "O" OF THE CALHOUN ADDITION TO LUXORA, MISSISSIPPI COUNTY, ARKANSAS, DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF LOT THREE (3) BLOCK "O" OF THE CALHOUN ADDITION; THENCE NORTH 149 FEET TO A POINT; THENCE WEST 75 FEET TO A POINT; THENCE SOUTH 149 FEET TO A POINT; THENCE EAST 75 FEET ALONG NORTH LINE OF WASHINGTON STREET TO THE POINT OF BEGINNING.**

CONTAINING 0.26 ACRES. THIS IS CALLED LOT A. SEE PLAT BOOK D, PAGE 47. TRACT 2: A PART OF LOT ONE (1), LOT TWO (2), LOT THREE (3) AND ALLEY, BLOCK "O" OF THE CALHOUN ADDITION TO LUXORA, MISSISSIPPI COUNTY, ARKANSAS, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON NORTH LINE OF WASHINGTON STREET, 123 FEET EAST OF THE INTERSECTION, R.R. RIGHT OF WAY AND NORTHLINE OF WASHINGTON STREET; THENCE NORTH 93 FEET TO A POINT; THENCE EAST 45 FEET TO A POINT; THENCE NORTH 50 FEET TO A POINT; THENCE NORTH EAST 13.7 FEET TO A POINT; THENCE EAST 17.6 FEET TO A POINT; THENCE SOUTH 149 FEET TO THE NORTH LINE OF WASHINGTON STREET; THENCE WEST 75 FEET TO THE POINT OF BEGINNING. CONTAINING 0.17 ACRES. THIS IS CALLED LOT "B". SEE PLAT BOOK D, PAGE #47. TRACT 3: A PARCEL OF LAND CARVED OUT OF LOT ONE (1), BLOCK "O", OF THE CALHOUN ADDITION TO LUXORA, ARKANSAS, DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION POINT OF THE SOUTH LINE OF JEFFERSON STREET AND FRISCO RAILROAD EAST RIGHT-OF-WAY LINE; THENCE SOUTHWEST ALONG SAID RIGHT-OF-WAY 49.5 FEET TO A POINT; THENCE SOUTH ON A LINE FOUR FEET EAST OF FRAME HOUSE 58 FEET TO A POINT IN HEDGE ROW; THENCE EAST ALONG SAID HEDGE ROW 74 FEET TO THE WEST LINE OF SYCAMORE STREET; THENCE NORTH ALONG WEST LINE OF SAID STREET 91 FEET TO A POINT OF THE SOUTH LINE OF JEFFERSON STREET; THENCE WEST 43 FEET ALONG SOUTH SIDE OF JEFFERSON STREET TO THE POINT OF BEGINNING. CONTAINING 0.14 ACRES, MORE OF LESS. ALL IN THE CALHOUN ADDITION IN LUXORA, MISSISSIPPI COUNTY, ARKANSAS. SUBJECT TO EXISTING EASEMENTS AND EASEMENTS OF RECORD, ROADS AND RAILROAD RIGHT-OF-WAY, AS SHOWN BY SUB-LEASE NO. 14082 OF ST. LOUIS-SAN FRANCISCO RAILWAY COMPANY (NOW BURLINGTON), DATED OCTOBER 18, 1979, UNDER WHICH CONDITIONS THE GRANTEE TAKES AND TO WHICH CONDITIONS GRANTOR'S WARRANTY DOES NOT RUN. TRACT 4: A PARCEL OF LAND CARVED OUT OF LOTS ONE (1) AND TWO (2), BLOCK "O" OF THE CALHOUN ADDITION TO LUXORA, ARKANSAS, DESCRIBED AS FOLLOWS; BEGINNING AT A POINT ON THE EAST RIGHT-OF-WAY LINE OF THE ST. LOUIS-SAN FRANCISCO RAILROAD

**49.5 FEET SOUTHWEST OF THE SOUTH LINE OF JEFFERSON STREET IN LUXORA, ARKANSAS; THENCE SOUTHWEST ALONG SAID RAILROAD RIGHT-OF-WAY 126 FEET TO A POINT; THENCE EAST 78 FEET TO A POINT; THENCE NORTH 50 FEET TO A POINT; THENCE NORTHEAST 13.5 FEET TO A POINT; THENCE EAST 24 FEET TO A POINT; THENCE NORTH 58 FEET TO THE POINT OF BEGINNING. CONTAINING 0.106 ACRES. ALL IN BLOCK "O" OF THE CALHOUN ADDITION TO LUXORA, ARKANSAS.**

**Street Address: 605 Washington Street, Luxora, AR 72358**

WHEREAS on November 15, 2018, Bonnie Sue Johnson, unmarried woman executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Eagle Bank & Trust Company, which was recorded on **November 19, 2018, as Instrument Number 2018-006615**, in the real estate records of Mississippi (Osceola District) County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. Bank National Association, which is the party initiating foreclosure. The party initiating foreclosure is U.S. BANK NATIONAL ASSOCIATION and can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association, 2800 Tamarack Road, Owensboro, KY 42301, at Telephone Number 1-800-365-7772; 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.

