

CERTIFICATE of RECORD

Book 2025-12596

RECORD Book

AG

Filed: 12/30/2025 08:28 am

Lawrence County, Arkansas

Michelle Evans, Circuit Clerk

By: AUDREA GLENN, D.C.

**3 Pages      \$25.00**



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 25-017400-1

Grantor: **TIMOTHY D. PADGETT, P.A.**  
Grantee: **JERAMY FLEMMING, MORGAN FLEMMING**  
(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 4, 2026, at or about 11:00 AM, the subject real property described herein below will be sold at the main entrance to the Lawrence County Courthouse, 315 West Main Street, Walnut Ridge, AR 72476 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 Lawrence County, Arkansas more particularly described as follows:

**Lot Fourteen (14) and Twelve and one half feet (12 1/2 feet) off  
of the East side of Lot Thirteen (13) of Block Two (2) of School  
Addition to the town of Walnut Ridge, Arkansas, aka 419 E.  
Georgia Street, Walnut Ridge, Arkansas.**

**Street Address: 419 East Georgia Street, Walnut Ridge, AR  
72476**

WHEREAS on February 11, 2025, Jeramy Flemming and Morgan Flemming, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for FirstTrust Home Loans, Inc., which was recorded on **February 12, 2025 in Book 2025, Page 01272**, in the real estate records of Lawrence County, Arkansas. The beneficial interest of said Mortgage has been assigned to NewRez LLC D/B/A Shellpoint Mortgage Servicing, which is the party initiating foreclosure. The party initiating foreclosure is NewRez LLC d/b/a Shellpoint Mortgage Servicing and can be contacted at or in care of its servicer initiating foreclosure at: 75 Beattie Place, Suite 300, Greenville, SC 29601; 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 December 22, 2025.

TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

By:

Renee Price

Renee Price

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

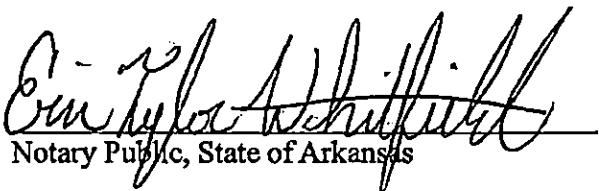
STATE OF ARKANSAS      )  
                            )  
                            ) ss.  
COUNTY OF PULASKI      )

On this 22 day of December, 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 NewRez LLC d/b/a Shellpoint Mortgage Servicing, 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.

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

My Commission Expires:

[PLG 25-017400-1]

  
Notary Public, State of Arkansas

