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**2026-00079**  
**CRITTENDEN COUNTY, ARKANSAS**  
**FILED FOR RECORD**  
**01/07/2026 08:16 AM**  
**TERRY HAWKINS, CIRCUIT CLERK**  
**BY: CHARLENE ZACHARY**  
**PAGE #: 3**  
**This Document was eRe**

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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 25-017465-1**

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: ALBERTA JAMES**  
(or as otherwise noted by the recorder)

**TRUSTEE'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 23, 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 Deed of Trust is located in Crittenden County, Arkansas more particularly described as follows:

**Land situated in the City of Marion in the County of Crittenden in the State of AR**

**Lot 43, Forrest Park, Fifth Addition to the City of Marion, Arkansas, as shown by plat of record in Plat Book 3, Page 235, records of Crittenden County, Arkansas.**

**Street Address: 123 Cottonwood Cove, Marion, AR 72364**

WHEREAS on July 10, 2014, Alberta James, an unmarried woman executed a Deed of Trust to Ann Orsi-Smith, as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as

mortgagee, as nominee for Quicken Loans Inc., which was recorded on **July 22, 2014 as Instrument Number 2014-03527**, in the real estate records of Crittenden County, Arkansas. The party initiating foreclosure is Rocket Mortgage LLC fka Quicken Loans LLC fka Quicken Loans Inc and can be contacted at or in care of its servicer initiating foreclosure at: Rocket Mortgage, LLC, 1050 Woodward Ave., Detroit, MI 48226, at Telephone Number 1-800-226-6308; and

WHEREAS, the undersigned is acting on and with the consent and authority of the beneficiary as substitute Trustee in the place of the original Trustee or any other substituted trustee, upon the contingency and in the manner authorized by said beneficiary; 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 January 5, 2026.

TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR ROCKET MORTGAGE LLC FKA QUICKEN LOANS LLC  
FKA QUICKEN LOANS INC

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    )

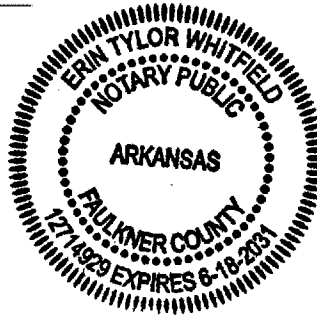
On this 5 day of January, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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 Rocket Mortgage LLC fka Quicken Loans LLC fka Quicken Loans Inc, 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.

5 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of January, 2026.

My Commission Expires:

6-18-2031

[PLG 25-017465-1]



*Erin Tylor Whitfield*  
Notary Public, State of Arkansas