

Reserved for recording  
purposes ONLY.

**2026-00393**  
**CRITTENDEN COUNTY, ARKANSAS**  
**FILED FOR RECORD**  
**02/02/2026 08:14 AM**  
**TERRY HAWKINS, CIRCUIT CLERK**  
**BY: CHARLENE ZACHARY**  
**PAGE #: 3**

This Document was eRe

---

**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
**415 North McKinley**  
**Ste 1177**  
**Little Rock, AR 72205**  
**(850) 422-2520**  
**PLG 26-000488-1**

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: ANDY W CISSELL, STACIA R CISSELL**  
(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 **April 6, 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 3 in Block 6 of the Worthington Park Subdivision to the City of West Memphis, Arkansas, as shown on plat of record in Plat Book 1 at pages 188 and 189 in the office of the Circuit Court Clerk and Ex-Officio Recorder of Crittenden County, Arkansas.**

**Street Address: 206 North Worthington Drive, West Memphis, AR 72301**

WHEREAS on July 18, 2001, Andy W. Cissell and Stacia R. Cissell, husband and wife executed a Mortgage in favor of 1st Trust Bank for Savings, which was recorded on **July 19, 2001 in Book 1027, Page 307, and modified in Instrument Number 2022-05415** in the real estate records of Crittenden County, Arkansas. 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 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 January 29, 2026.

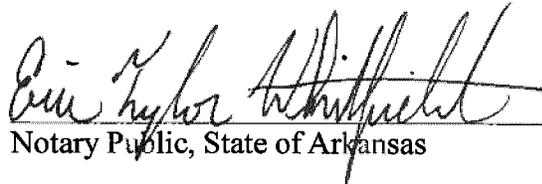
TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR U.S. BANK NATIONAL ASSOCIATION

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 29 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 U.S. BANK NATIONAL ASSOCIATION, 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.

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

  
Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 26-000488-1]

