

L202516222
WHITE CO. AR FEE \$170.00
PRESENTED & RECORDED
12/19/2025 14:09:16
SARA BROWN-CARLTON
CIRCUIT CLERK
BY: MCKENNLY SHAFER
DEPUTY
BK: MISC 2025
PG: 13278 - 13281

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 18-000265-7

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: TIFFANY A. PAYAN

(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 5, 2026**, at or about 12:00 PM, the subject real property described herein will be sold at the **Main Entrance to the White County Courthouse, 300 North Spruce Street, Searcy, AR 72143** 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 White County, Arkansas more particularly described as follows:

Tract A:

A 0.60 acre, more or less, tract of land in the North 825 feet of a strip of even width, from North to South, of all the Northwest Quarter of the Northwest Quarter (NW 1/4 NW 1/4) of Section Twenty-One (21), Township Eight (8) North, Range Nine (9) West, Lying East of State Highway 310 in White County, Arkansas, being more particularly described as follows: Commencing at the common corner of sections sixteen (16), seventeen (17), twenty (20) and twenty-one (21) thence South 02 degrees 30 minutes 06 seconds East, 825.00 feet; thence

north 88 degrees 57 minutes 58 seconds East, 562.00 feet, to the point of beginning: Thence North 13 degrees 30 minutes 10 seconds East 162.09 feet, to a point; thence South 73 degrees 47 minutes 14 seconds East, 195.54 feet, to a point; Thence South 08 degrees 57 minutes 48 seconds West, 100.44 feet, to a point; Thence South 88 degrees 57 minutes 48 seconds West 210.00 feet, to a point of beginning. This property subject to utility line easements as shown on the drawing and ingress and egress easements as described to wit: The centerline of a fifteen (15) feet wide ingress-egress easement for adjacent property; said easement beginning at a point North 13 degrees 30 minutes 10 seconds East, a distance of 11.00 feet, from the Southwest corner of the above described property, thence North 88 degrees 57 minutes 48 seconds East, parallel to the South line of the above described property, to the East line of the above described property, being a point North 08 degrees 57 minutes 48 seconds East, 11.00 feet from the Southeast corner of the above described property.

Also,

A fifteen (15.00) foot wide easement granted to this property for ingress and egress, whose center line is more particularly described as follows, to wit: Commencing at the Common Corner of Section Sixteen (16), Seventeen (17) Twenty (20) and Twenty-One (21), Township Eight (8) North, Range Nine (9) West; Thence South 02 degrees 30 minutes 06 seconds East, 825.00 feet; thence North 88 degrees 57 minutes 28 seconds East, 128.00 feet to the East Right-of-Way line of Arkansas State Highway #310; Thence along said East Right-of-Way, North 13 degrees 04 minutes 46 seconds East, 11.00 feet to the centerline of an existing gravel drive; Thence North 88 degrees 57 minutes 48 seconds East, 434.00 feet along the approximate center line of said gravel drive to a point which is North 13 degrees 30 minutes 10 seconds East, 11.00 feet from the Southwest corner of the above described 0.60 acre "Tract A," containing 0.15 acres, more or less.

And

A part of the Northwest Quarter of the Northwest Quarter (NW 1/4 NW 1/4) of Section Twenty-One (21), Township Eight (8) North, Range Nine (9) West in White County, Arkansas more particularly described as commencing at a found iron pin for the Northwest corner of said Northwest Quarter of the Northwest Quarter (NW 1/4 NW 1/4) thence along the West boundary of said North Quarter of the Northwest Quarter

(NW 1/4 NW 1/4) South 03 degrees 07 minutes 54 seconds East 824.16 feet; Thence leaving said West boundary, North 89 degrees 17 minutes 08 seconds East 549.75 feet thence North 13 degrees 43 minutes 25 seconds East 161.57 feet to a found nail for the Northwest corner of Tract "A" described per survey by R.L.S. 610 dated November 4, 1996, said point being the point of beginning; thence continuing North 13 degrees 43 minutes 25 seconds East 69.17 feet; thence North 84 degrees 10 minutes 12 seconds East 195.25 feet to an iron pin; Thence South 09 degrees 14 minutes 50 seconds West 144.24 feet to an iron pin for the Northeast Corner of said "Tract A" thence along the North boundary of said "Tract A" North 73 degrees 33 minutes 20 seconds West 195.47 feet to the point of beginning. Containing 0.47 acres, more or less, all in White County, Arkansas. Subject to any and all easements or restrictions of record.

Street Address: 108 Sidon Road, Rose Bud, AR 72137

WHEREAS on May 11, 2010, Tiffany A. Payan, a married person, and David J. Payan executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Regions Bank d/b/a Regions Mortgage, which was recorded on **May 14, 2010 in Book MTG 2010, Page 11934**, in the real estate records of White County, Arkansas. The beneficial interest of said Mortgage has been assigned to Regions Bank d/b/a Regions Mortgage, which is the party initiating foreclosure. The party initiating foreclosure is Regions Bank DBA Regions Mortgage and can be contacted at or in care of its servicer initiating foreclosure at: Regions Bank dba Regions Mortgage, 1900 Fifth Avenue North, Birmingham, AL 35203, at Telephone Number 1-800-748-9498; 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 19, 2025.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR REGIONS BANK DBA REGIONS MORTGAGE

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)

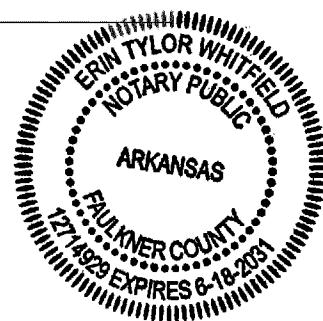
On this 19 day of December, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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 Regions Bank DBA Regions Mortgage, 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.

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

My Commission Expires:

6-18-2031

[PLG 18-000265-7]



Erin Taylor Whitfield
Notary Public, State of Arkansas

CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF WHITE
I hereby certify that this instrument was
Filed and Recorded in the Official Records
in Doc Num L202516222
12/19/2025 02:09:16 PM
SARA BROWN-CARLTON
WHITE COUNTY CIRCUIT CLERK
By: _____