

Reserved for recording  
purposes ONLY.

Book 4832 Page 0157

Kristie Womble-Hughes - Circuit Clerk  
Garland, AR  
eFiled for Record  
01/05/2026 8:30AM

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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 19-022377-2**

**Grantor: TIMOTHY D. PADGETT, P.A.  
Grantee: JUSTIN HURST, KIMBERLY HURST  
(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 18, 2026, at or about 09:00 AM, the subject real property described herein below will be sold at the main entrance to the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901 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 Garland County, Arkansas more particularly described as follows:**

**Lot 2 Block 6 of Deanwood Subdivision #2 according to the  
Amended Plat recorded in Book 5 at Page 43 of the Plat  
Records of Garland County, Arkansas.**

**Street Address: 102 Ruby Street, Hot Springs, AR 71901**

WHEREAS on January 27, 2006, Justin Hurst and Kimberly Hurst executed a Mortgage in favor of Bank of America, N.A., which was recorded on **January 31, 2006, in Book 2652, Page 0198**, in the real estate records of Garland County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust, which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank Trust National Association, not in its individual capacity but solely as owner Trustee for RCF 2 Acquisition Trust and can be contacted at or in care of its servicer initiating foreclosure at: Selene Finance LP 3501 Olympus Boulevard 5th Floor, Suite 500 Dallas, TX 75019 at Telephone Number (877) 768-3759; 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 2026, 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST

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 2 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 Trust National Association, not in its individual capacity but solely as owner Trustee for RCF 2 Acquisition Trust, 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.

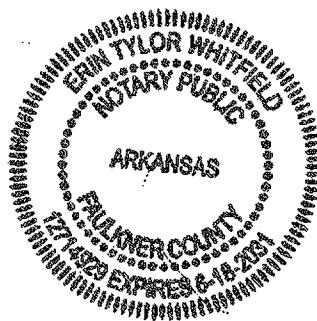
IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this  
2 day of January, 2026.

My Commission Expires:

6-18-2031

Erin Tylor Whitfield  
Notary Public, State of Arkansas

[PLG 19-022377-2]



Trans: 405685  
Total Fees: \$165.00

Garland County, AR  
I certify this instrument was Electronically filed  
on 01/05/2026 8:30AM  
in DEED Book 4832 Pages 0157 - 0160  
Kristie Womble-Hughes - Circuit Clerk