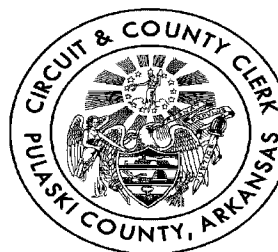


Reserved for recording  
purposes ONLY.



**2025048374**  
PULASKI CO. AR FEE \$40.00  
PRESENTED  
9/4/2025 11:42:21 AM  
RECORDED  
09/04/2025 12:08:51 PM  
TERRI HOLLINGSWORTH  
Circuit / County Clerk  
BY: FRANCISCO RETA  
DEPUTY RECORDER

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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 22-002758-5

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: BRIAN EDWARD ROPER, JINA H. ROPER,**  
(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 **November 10, 2025, at or about 10:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Pulaski County Courthouse, 401 West Markham, Little Rock, AR 72201** 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 Pulaski County, Arkansas more particularly described as follows:

**Lot 130 Colony West First Addition to Little Rock, Pulaski  
County, Arkansas**

**Street Address: 1521 Breckenridge Drive, Little Rock, AR  
72227**

WHEREAS on June 6, 2001, Brian Edward Roper and Jina H. Roper, his wife executed a Mortgage in favor of Regions Mortgage, Inc., which was recorded on **June 18, 2001, as Instrument Number 2001045850, and modified in Instrument Number 2005095199** in the real estate records of Pulaski County, Arkansas. The party initiating foreclosure is Regions Bank, successor by merger with Regions Mortgage, Inc. 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 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 September 3, 2025.

TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR REGIONS BANK  
SUCCESSOR BY MERGER WITH REGIONS MORTGAGE, INC.

By:



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   3   day of September, 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 SUCCESSOR BY MERGER WITH REGIONS MORTGAGE, 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.

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

My Commission Expires:

  6-18-2031  

[PLG 22-002758-5]



*Erin Tylor Whitfield*  
Notary Public, State of Arkansas