

Reserved for recording
purposes ONLY.

2025062550
PULASKI CO. AR FEE \$25.00
PRESENTED
11/12/2025 3:52:58 PM
RECORDED
11/13/2025 02:15:50 PM
TERRI HOLLINGSWORTH
Circuit / County Clerk
BY: FE STRONG
DEPUTY RECORDER



THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 22-006235-5

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: RITA M SANDERS
(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 **January 23, 2026, 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:

Part of Section 17, Township 1 South, Range 12 West, Pulaski County, Arkansas more particularly described as follows: Commencing at the Southeast corner of said NE1/4 SW1/4, Section 17; thence North 02 degrees 29 minutes 20 seconds East, 99.22 feet; thence North 02 degrees 32 minutes East, 355.15 feet; thence North 24 degrees 03 minutes 07 seconds East, 805.0 feet to the point of beginning; thence North 65 degrees 42 minutes 28 seconds West, 489.45 feet to the centerline of Willow Springs Road; thence North 31 degrees 29 minutes 21 seconds East, 202.18 feet along the centerline of Willow Springs Road; thence

North 32 degrees 20 minutes 06 seconds East, 68.82 feet along the centerline of Willow Springs Road; thence South 48 degrees 15 minutes 02 seconds East, 303.54 feet; thence South 56 degrees 30 minutes 55 seconds East, 166.47 feet; thence South 24 degrees 03 minutes 07 seconds West, 151.01 feet to the point of beginning.

Street Address: 3111 Willow Springs Road, Little Rock, AR 72206

WHEREAS on November 24, 2014, Rita M Sanders, unmarried woman executed a Mortgage in favor of Regions Bank d/b/a Regions Mortgage, which was recorded on **November 26, 2014, as Instrument Number 2014070192**, in the real estate records of Pulaski County, Arkansas. 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 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 November 12, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR REGIONS BANK DBA REGIONS MORTGAGE

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)

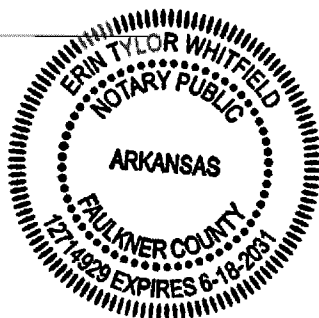
On this 12 day of November, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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.

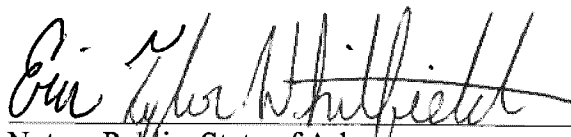
12 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this
day of November, 2025.

My Commission Expires:

6-18-2031

[PLG 22-006235-5]





Notary Public, State of Arkansas