

**L202515417**  
WHITE CO. AR FEE \$180.00  
PRESENTED & RECORDED  
**12/02/2025 14:30:37**  
SARA BROWN-CARLTON  
CIRCUIT CLERK  
BY: BRIDGETTE BENNETT  
DEPUTY  
**BK: MISC 2025**  
**PG: 12621 - 12623**

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 24-001252-8

**Grantor:** **TIMOTHY D. PADGETT, P.A.**  
**Grantee:** **PEGGY ANDERSON CENTOLA, THOMAS JOSEPH CENTOLA,**  
(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 **February 6, 2026, at or about 09:00 AM**, 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:

**Lot 17 Block 2 to Fieldpointe Addition (Phase II) to the City of Searcy, Arkansas, being a part of Section Sixteen (16), Township Seven (7) North, Range Seven (7) West, White County, Arkansas**

**Street Address: 1406 Rehoboth Drive, Searcy, AR 72143**

WHEREAS on April 19, 2016, Thomas Joseph Centola, husband and Peggy Anderson Centola, wife executed a Mortgage in favor of Regions Bank dba Regions Mortgage, which was recorded on **April 28, 2016 in Book MTG2016, Page 7846, and modified in Book MORT 2024, Page 16018 and Instrument Number L202407924** in the real estate records of White 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 December 2, 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

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 L202515417  
 12/02/2025 02:30:37 PM  
 SARA BROWN-CARTON  
 WHITE COUNTY CIRCUIT CLERK  
 By: \_\_\_\_\_

STATE OF ARKANSAS )  
 ) ss.  
 COUNTY OF PULASKI )

On this 2 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.

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

My Commission Expires:

6-18-2031

[PLG 24-001252-8]

Erin Tylor Whitfield  
 Notary Public, State of Arkansas

