Reserved for recording purposes ONLY.

2025060690

PULASKI CO. AR FEE \$25.00 PRESENTED 11/3/2025 5:03:02 PM RECORDED 11/04/2025 02:19:32 PM TERRI HOLLINGSWORTH

Circuit / County Clerk
BY: NICOLE TUCKER
DEPUTY RECORDER

THIS FORM PREPARED BY: Timothy D. Padgett, P.A. 415 North McKinley Ste 1177 Little Rock, AR 72205 (850) 422-2520 PLG 25-004514-1

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: Jack L. Gilbert

(or as otherwise noted by the recorder)



AMENDED MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL

THE "MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL" RECORDED April 22, 2025, AS INSTRUMENT NUMBER 2025020498, IN THE OFFICE OF THE CIRCUIT CLERK OF PULASKI COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM June 24, 2025 AT OR ABOUT 03:00 PM TO December 5, 2025, AT OR ABOUT 09:00 AM. SAID SALE DATE HAD PREVIOUSLY BEEN AMENDED TO August 27, 2025 and November 03, 2025.

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY WHICH THEN EXISTS AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST YOU

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR SUCH PURPOSE

NOTICE IS HEREBY GIVEN that on **December 5, 2025, at or about 09:00 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 all interests, including those 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 527, Otter Creek Community, Phase IV-B-1, an addition to the City of Little Rock, Pulaski County, Arkansas.

Street Address: 29 Lendi Loop, Little Rock, AR 72210

WHEREAS on October 20, 2020, Jack L. Gilbert, a married man and Aleisha Campbell-Gilbert executed a Mortgage in favor of BancorpSouth Bank which Mortgage was recorded on October 23, 2020 in Instrument Number 2020070692, in the real estate records of Pulaski County, Arkansas. The party initiating foreclosure is Cadence Bank f/k/a BancorpSouth Bank and can be contacted at or in care of its servicer initiating foreclosure at: BancorpSouth Bank, P.O. Box 789, 2778 W. Jackson Street, Tupelo, MS 38802, at Telephone Number 1.662.678.7679; 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 _________, 2025.

TIMOTHY D. PADGETT, P.A.

ATTORNEYS-IN-FACT FOR CADENCE BANK F/K/A BANCORPSOUTH BANK

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 ______ 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 Company, 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., Company, the attorney-in-fact for Cadence Bank f/k/a BancorpSouth Bank, and was duly authorized in their respective capacity to execute the foregoing instrument for and in the name and behalf of said Professional Association, 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 3 day of November, 2025.

My Commission Expires:

6-18-2031

Notary Public State of Arkansas