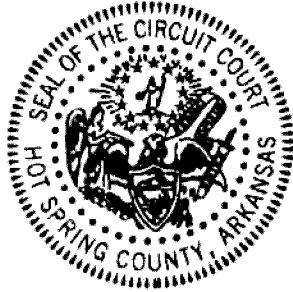


Reserved for recording
purposes ONLY.



VOL MISC: 296 PAGE: 414

I HEREBY CERTIFY THAT THIS INSTRUMENT
WAS FILED AND RECORDED ON 12/01/2025 12:14 PM
TERESA PILCHER, CIRCUIT CLERK
HOT SPRING COUNTY
SHAUNA WALTON
2025-005129

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-005844-1

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **SUMMER FANCHON LOY**
(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 11, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold at the **main entrance to the Hot Spring County Courthouse, 210 Locust Street, Malvern, AR 72104** 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 Hot Spring County, Arkansas more particularly described as follows:

**Lot 348, Block C of Diamondhead Block "C" Subdivision,
located in Section 27, Township 3 South, Range 18 West of Hot
Spring County, Arkansas.**

**Street Address: 812 Independence Drive, Hot Springs, AR
71913**

WHEREAS on May 27, 2020, Summer Fanchon Loy, an unmarried person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for SWBC Mortgage Corp., which was recorded on **May 29, 2020 in Book MTG 0481, Page 0319, and modified in Book MISC 283, Page 115 and Instrument Number 2023-001970** in the real estate records of Hot Spring County, Arkansas. The beneficial interest of said Mortgage has been assigned to SWBC Mortgage Corporation, which is the party initiating foreclosure. The party initiating foreclosure is SWBC Mortgage Corporation and can be contacted at or in care of its servicer initiating foreclosure at: 425 Phillips Blvd, Ewing, NJ 08618; 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 1, 2025.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR SWBC MORTGAGE CORPORATION

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 1 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 SWBC Mortgage Corporation, 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.

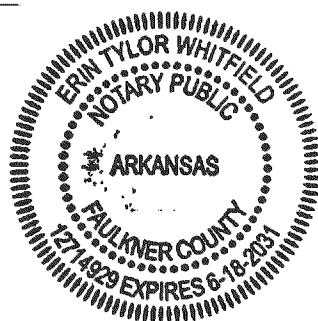
1 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this
day of December, 2025.

My Commission Expires:

6-18-2031

Erin Tylor Whitfield
Notary Public, State of Arkansas

[PLG 25-005844-1]



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