

MORTGAGES

FILED: 11/10/2025 08:19 AM
CONWAY COUNTY, AR
DARLENE MASSINGILL, CIRCUIT CLERK
BY: KELLY OWENS D.C.
PAGES: 3

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 25-005925-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: Nathan L. Watkins
(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 May 19, 2025, AS INSTRUMENT NUMBER 2025R-1709, IN THE OFFICE OF THE CIRCUIT CLERK OF CONWAY COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM JULY 28, 2025, AT OR ABOUT 11:30 AM **TO February 23, 2026, AT OR ABOUT 11:30 AM.** SAID SALE DATE HAD PREVIOUSLY BEEN AMENDED TO OCTOBER 6, 2025, AND DECEMBER 15, 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 **February 23, 2026, at or about 11:30 AM**, the subject real property described herein below will be sold **at the main entrance of the Conway County Courthouse, 115 South Moose Street, Morrilton, AR 72110** 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 Conway County, Arkansas more particularly described as follows:

**Lot 19, Windy Meadows Addition to the City of Morrilton, Arkansas,
as shown in Plat Book 3 at Page 114, records of Conway County,
Arkansas.**

Street Address: 78 Abiagayle Loop, Morrilton, AR 72110

WHEREAS on April 13, 2018, Nathan L. Watkins and Bridget N. Watkins, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Iberiabank d/b/a Iberiabank Mortgage which Mortgage was recorded on **April 20, 2018 in Instrument Number 2018R-001348, and re-recorded on August 14, 2018 in Instrument Number 2018R-003646, and modified in Instrument Number 2021R-004367** in the real estate records of Conway County, Arkansas. Said Mortgage is now held by U.S. Bank National Association and which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank National Association and can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association, 2800 Tamarack Road, Owensboro, KY 42301, at Telephone Number 1-800-365-7772; 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 7, 2025.

TIMOTHY D. PADGETT, P.A.
ATTORNEYS-IN-FACT FOR U.S. BANK NATIONAL ASSOCIATION

By: Renee Price
Renee Price
Timothy D. Padgett, P.A.
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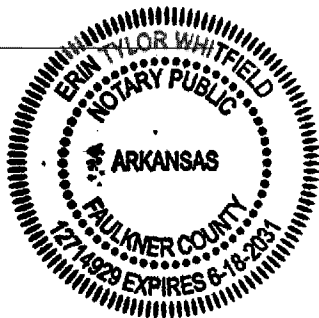
STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 7 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 U.S. Bank National Association, 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 7 day of November, 2025.

My Commission Expires:

6-18-2031



Erin Tylor Whitfield
Notary Public, State of Arkansas