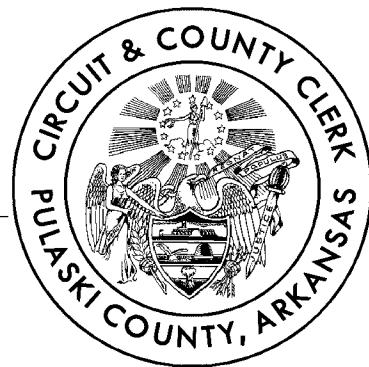


2025068954
PULASKI CO. AR FEE \$25.00
PRESENTED
12/15/2025 2:32:01 PM
RECORDED
12/15/2025 03:34:12 PM
TERRI HOLLINGSWORTH
Circuit / County Clerk
BY: NICOLE TUCKER
DEPUTY RECORDER

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 25-011573-1

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **JAMES DAVID SANDERS AKA JD 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 **February 18, 2026, at or about 03:00 PM**, the subject real property described herein 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 the W 1/2 of the NW 1/4 of the SW 1/4, Section 31,
Township 3 North, Range 12 West, Pulaski County, Arkansas,
more particularly described as follows: Commencing at the
Northwest corner of the said NW 1/4 of the SW 1/4; thence
East 547.0 feet; thence South 05 degrees 45 minutes East
210.00 feet; thence South 76 degrees 15 minutes West 27.0 feet
to the point of beginning; thence South 26 degrees 15 minutes
East 148.0 feet; thence South 70 degrees 5 minutes West 510.0
feet; thence North 11 degrees West 102.0 feet; thence North 70
degrees 25 minutes East 165.5 feet; thence North 23 degrees 05**

**minutes West 76.5 feet; thence North 76 degrees 15 minutes
East 320.3 feet to the point of beginning.**

**Being the same property as conveyed from Mary Ditzig,
formerly known as (f/k/a) Mary A. Sanders and James Ditzig,
husband and wife to James David Sanders as set forth in Deed
Instrument #<<BOOK>> dated 07/30/2015, recorded
08/06/2015, PULASKI County, ARKANSAS.
Parcel ID: 32R0310005400**

Street Address: 6510 Alamo Lane, North Little Rock, AR 72118

WHEREAS on May 19, 2022, James David Sanders, a single person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Ruoff Mortgage Company, Inc., which was recorded on **May 25, 2022 as Instrument Number 2022036619**, in the real estate records of Pulaski County, Arkansas. The party initiating foreclosure is COMPUTERSHARE DELAWARE TRUST COMPANY, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR PRET 2025-RPL1 TRUST and can be contacted at or in care of its servicer initiating foreclosure at: Selene Finance LP 3501 Olympus Boulevard 5th Floor, Suite 500 Dallas, TX 75019 at Telephone Number (877) 768-3759; 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 North McKinley, Ste 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 15, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR COMPUTERSHARE DELAWARE TRUST COMPANY, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR PRET 2025-RPL1 TRUST

By: Renee Price

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 15 day of December, 2025, before me, Erin Taylor 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 COMPUTERSHARE DELAWARE TRUST COMPANY, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR PRET 2025-RPL1 TRUST, 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.

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

My Commission Expires:

6-18-2031

Erin Taylor Whitfield
Notary Public, State of Arkansas

[PLG 25-011573-1]

