

Reserved for recording
purposes ONLY.

CERTIFICATE OF RECORD
2025-003422
FILED: 11/07/2025 02:06 PM
OUACHITA COUNTY, ARKANSAS
GLADYS F NETTLES, CIRCUIT CLERK
3 165.00

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-014098-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: KELSEY SIMPSON
(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 **January 12, 2026, at or about 01:00 PM**, the subject real property described herein below will be sold **at the Main Entrance of the Ouachita County Courthouse, 145 Jefferson Street SW, Camden, AR 71701** 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 Ouachita County, Arkansas more particularly described as follows:

Land situated in the County of Ouachita in the State of AR

Lot 32 of Cherokee West Subdivision to the City of Camden, Ouachita County, Arkansas, as shown by the recorded Plat thereof and Part of Lot 3, Cherokee West #2 Minor Subdivision, in the City of Camden, Ouachita County, Arkansas, more particularly described as follows:

Beginning at an existing 1/2 inch rod marking the Southeast Corner of said Lot #3 run thence North 88 degrees 31 minutes

09 seconds West for 154.88 feet along the South line of said Lot #3 to a set of 5/8 inch rebar with cap; thence North 01 degree 28 minutes 51 seconds East for 38.97 feet to a set 5/8 inch rebar with cap; thence South 88 degrees 31 minutes 09 seconds East for 153.21 feet to a set 5/8 inch rebar with a cap lying on the Westerly right of way of Comanche Street; thence South 00 degrees 55 minutes 55 seconds East for 39.00 feet back to the point of beginning, containing 6,005 square feet of land, more or less.

Street Address: 3060 Comanche Avenue, Camden, AR 71701

WHEREAS on August 14, 2023, Kelsey Simpson, an unmarried woman executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Rocket Mortgage, LLC, which was recorded on **August 18, 2023 as Instrument Number 2023-002486**, in the real estate records of Ouachita County, Arkansas. The beneficial interest of said Mortgage has been assigned to Rocket Mortgage, LLC, fka Quicken Loans, LLC, which is the party initiating foreclosure. The party initiating foreclosure is Rocket Mortgage, LLC f/k/a Quicken Loans, LLC and can be contacted at or in care of its servicer initiating foreclosure at: Rocket Mortgage, LLC, 1050 Woodward Ave., Detroit, MI 48226, at Telephone Number 1-800-226-6308; 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.

SUBSTITUTE TRUSTEE FOR ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC

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 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 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 Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, 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.

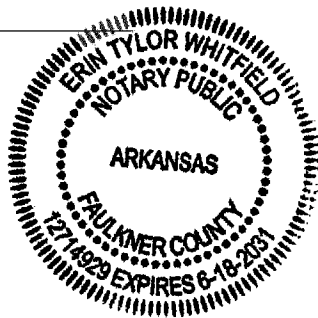
7 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this
day of November, 2025.

My Commission Expires:

6-18-2031

Erin Tylor Whitfield
Notary Public, State of Arkansas

[PLG 25-014098-1]



CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF OUACHITA
I HEREBY CERTIFY THAT THIS INSTRUMENT WAS
FILED AND RECORDED IN THE OFFICIAL RECORDS
2025-003422 11/07/2025 02:06 PM
GLADYS NETTLES, CIRCUIT CLERK
OUACHITA, AR